

GREGG
SPEED BUILDING



JOHN ROBERT GREGG

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Visitation
Academy



GREGG SPEED BUILDING

By

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PREFACE

In recent years there has been a noticeable change in the teaching of shorthand, brought about by the almost universal use of one system. This standardization has been beneficial, as it has permitted thousands of shorthand teachers to concentrate wholly on the problems of better methods, better texts, and higher achievement standards. As a result, there has been a decided upward trend in methods and achievements. Incidentally, this standardization has enabled our organization to establish and support a research department for the gathering of pedagogic data and material for use in the preparation of more scientific and authoritative shorthand texts. The value of this research was evidenced in the publication, in 1929, of the Anniversary Editions of the Gregg Shorthand Manual, "Gregg Speed Studies," and "Progressive Exercises in Gregg Shorthand."

The arrangement of the subject matter of these three theory books is governed by word frequency according to the Horn Study. This scientific organization of teaching material has brought about a marked improvement in the teaching of elementary shorthand. In a very brief time the teacher is now able to build a useful shorthand vocabulary and put his students' shorthand-writing skill to practical use.

From our correspondence with thousands of advanced shorthand teachers, and from our daily inspection of teaching methods in the advanced shorthand classrooms of almost every town and city in the United States, we came to the conclusion that there is a real need for an advanced shorthand text constructed on scientific principles to complete the plan that has proved so successful in the elementary classes using the "Three Red Books," as the three basic books are familiarly known.

Before the manuscript for "Gregg Speed Building" was started, the pedagogic problem involved in increasing the elementary student's shorthand-writing speed from approximately 60 words to 120 words a minute was analyzed into its individual speed-building factors. The content, and especially the teaching plan, of the usual type of dictation book were examined critically to see in what manner they contributed to the building of shorthand speed. It was clearly evident, when judged by modern pedagogic standards, that the customary type of advanced

dictation book with which we are familiar falls short of fulfilling the functions of an advanced shorthand text, scientifically planned to carry on the logical development of our present elementary texts.

"*Gregg Speed Building*" is far more than a dictation book. It is, we believe, the first advanced shorthand text in which every paragraph of content has been scientifically prepared to perform a definite purpose in the building of shorthand speed. The plan need not be described in detail here, as it is fully outlined in the first chapter of the text.

We desire to make grateful acknowledgment to the many teachers whose practical suggestions have been of great assistance to us in the preparation of this text. In particular, we desire to acknowledge the contributions in the form of letters and articles received from the following firms: N. W. Ayer & Son; Ford Motor Company; The American Bankers Association; The Bankers Publishing Company; Boulton, Pierce and Company; Forbes & Company; The Thrift Foundation; The Williams & Wilkins Company; New York Life Insurance Company; Bankers National Life Insurance Company; Union Central Life Insurance Company; Postage & The Mailbag; Printers' Ink; and The University Society.

Also we wish to thank Miss Anna Pollmann, Mr. Charles L. Swem, Mr. Albert Schneider, and Mr. Martin J. Dupraw for the specimen pages of shorthand notes and illustrations of correct writing positions that they have contributed. The achievements of these eminent writers will be an inspiration to thousands of shorthand students to continue their study of shorthand until they, too, have reached the highest goal in this great profession.

We desire to make special acknowledgment of the great assistance given us by the head of our Research Department, Mr. Clyde Insley Blanchard, in the arrangement, compilation, and editing of this book.

THE GREGG PUBLISHING COMPANY.

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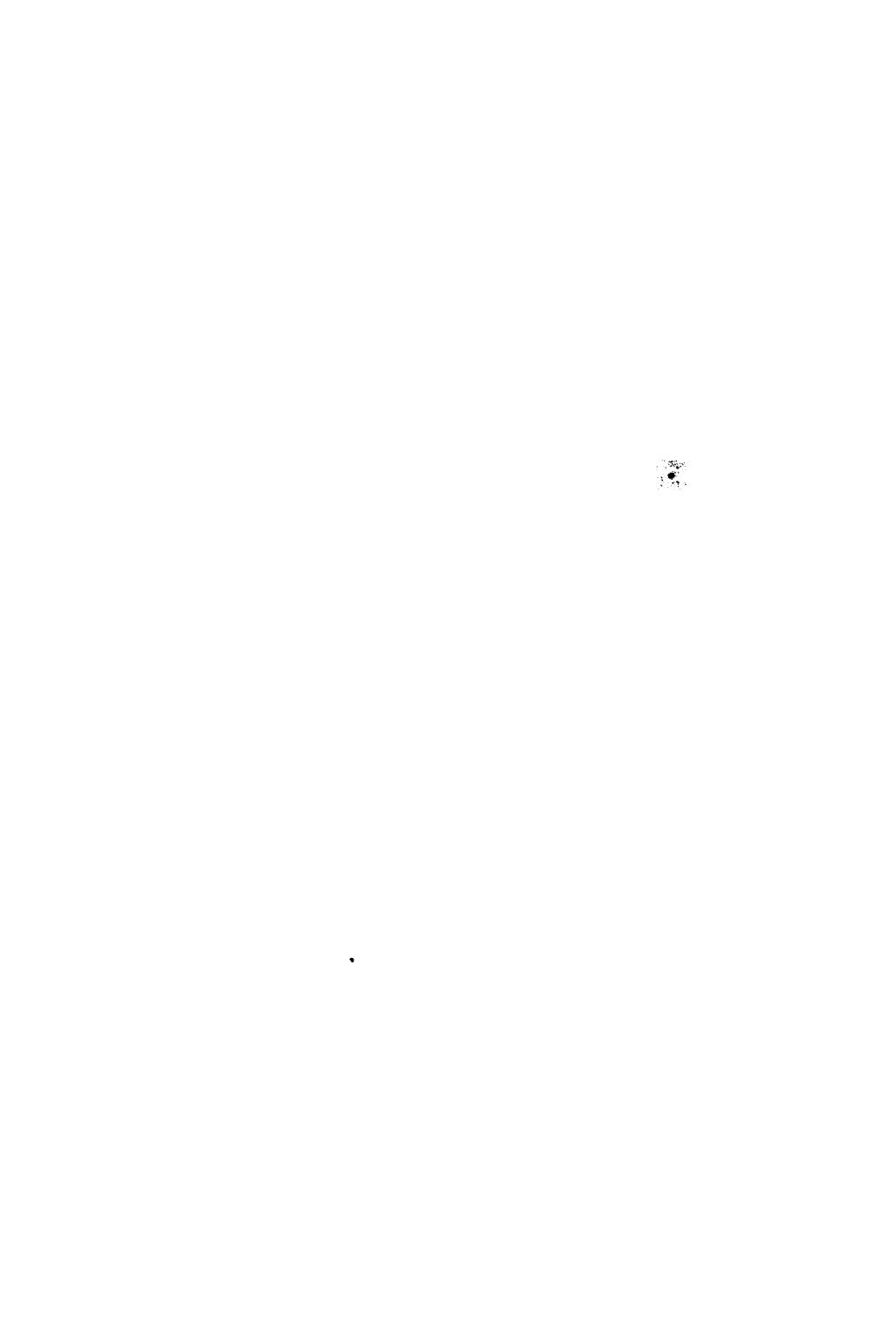
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GREGG SPEED BUILDING

THE BUILDING OF SHORTHAND SPEED

The student who has completed his elementary shorthand course according to present-day methods of instruction has not only studied the theory principles as set forth in the Gregg Shorthand Manual, but he has also acquired a writing speed of from 60 to 80 words a minute. He has laid an excellent foundation for his advanced course by the constant application of his theory principles from the first lesson through the writing and transcribing of graded material, such as is found in the companion text to the Manual, "Gregg Speed Studies."

In the Introduction to "Gregg Speed Studies," the basic principles and practices in the acquisition of shorthand speed are treated in considerable detail, and the student of advanced shorthand should re-read that Introduction before proceeding further with his advanced training. The main points stated in that article have been reprinted in

this text and will be found in several of the assignments under the heading of "Speed Pointers" (see pages 19, 22, 26, and 29).

The speed-building plan that governs the organization of the content of this text is based mainly on one principle, which may be stated as follows:^{*}

In the attaining of a shorthand-writing speed of 120 words a minute, the advanced student does not need to give first thought to training his hand to write faster. The task of acquiring a writing speed of 120 words a minute is primarily a mental task. One cannot write shorthand faster than one can think shorthand. When taking dictation, the student must realize that his hand is continually waiting for the correct instructions from the mind. The reason that the average student cannot take dictation faster than 60 words a minute at the beginning of his advanced course is that he cannot

*The Teacher's Handbook to "Gregg Speed Building" contains a more detailed explanation of the plan of the text, together with helpful suggestions for the presentation of each assignment.

think shorthand faster than 60 words a minute. His hand has enough skill to write shorthand outlines at the rate of 120 words a minute.

This writing skill has been acquired through longhand penmanship drills and years of writing longhand, supplemented by the shorthand penmanship training received in the elementary course. His present training, therefore, to increase his shorthand speed should be the type of training that will perfect his *knowledge of shorthand theory* and give him the opportunity to apply every theory principle over and over again to an ever-increasing vocabulary. This application has been ideally provided for in this text by means of daily assignments of controlled dictation material covering a wide range of subjects.

An explanation of the organization of the subject matter and the various types of assignments given in this text and the objective that each should accomplish will be of assistance in the preparation of these assignments.

Sections. The book is divided into 16 sections, each section consisting of 5 assignments.

Assignments. There are 80 as-

signments in the text, 5 to each of the 16 sections.

Speed Builders. In each assignment there is a group of letters, or an article, counted for dictation. These groups of dictation material are called "Speed Builders." The length of dictation of these speed builders is approximately five minutes. Some are a little shorter and some a little longer, depending upon the speed at which they may be dictated.

Sustained Dictation. It is quite important that the major portion of the daily "takes" be sustained over a period of four or five minutes. A sustained dictation has the following advantages:

1. The student's memory is of little aid to him in transcribing his notes. He learns to write "self-reading" outlines.
2. The student writes 60 seconds of shorthand for every 60 seconds of dictation. When he takes dictation for just a minute or two, he rarely writes all the matter dictated within the time allotted.
3. His power of concentration is developed. Shorthand writers must be able to concentrate to a very high degree while they are taking dictation.
4. He overcomes mental fatigue. Manual fatigue is caused by a

sympathetic reaction of the writing muscles to the mental strain. Once mental strain is eliminated, the student will experience no manual fatigue when writing at 120 words a minute for five minutes.

Speed-Building Drills. In order that the student's knowledge of theory principles may be increased in the most practical way possible, a series of theory review drills is given in the first assignment of each section. Each drill starts with the shorthand outline of a word that is contained in the dictation material of that assignment. A brief statement of the theory principle governing the writing of the word is given, and a list of similar words written in shorthand completes the drill (see page 18). Through these motivated drills, the student will have reviewed all the theory principles several times by the time he has finished the book, and at the same time he will have greatly increased his shorthand vocabulary of useful words.

Phrase Drills. The third assignment of each of the first seven sections of the book includes a series of phrase drills reviewing all the phrasing principles thoroughly (see page 26). The first phrase, and often many other phrases, in each drill are used in the dictation ma-

terial of the section in which the drill occurs. Immediately following the phrase drills is a page plate of shorthand, consisting of specially prepared phrase letters, for intensive phrasing practice (see page 27).

Brief-Form Speed Letters. At the beginning of most of the assignments will be found a group of short, easy letters headed "Brief-Form Speed Letters" (see page 20). The purpose of these letters is twofold:

1. They furnish a quick method of automatizing the writing of the brief forms and brief-form phrases.
2. They serve as a warming-up dictation drill preliminary to the regular five-minute dictation of the Speed Builder that follows. A warming-up exercise is as helpful to the shorthand writer as to the athlete.

Vocabulary Previews. In accordance with the principle that a student cannot write shorthand faster than he can think shorthand, a shorthand vocabulary of all doubtful words and phrases in each Speed Builder has been prepared. This vocabulary has been placed at the head of the Speed Builder so that it may be practiced *before the material is dictated* (see page 21). Adherence to this plan will almost

eliminate the writing of incorrect outlines. The student who writes a new word correctly the first time is much more likely to write it correctly thereafter than is the student who writes a new word incorrectly the first time and then is forced to correct it.

Vocabulary Analysis. From the standpoint of shorthand difficulty, the average dictation material is made up of two classes of words—short, simple words, most of which are brief forms; and all other words. It is this second group of words that keeps the speed of the learner at a low rate until he has had sufficient training in the application of the word-building principles to enable him to write any new word with the minimum hesitation.

Fortunately, the average business letter or the non-technical article does not contain many words that are difficult for the beginner to write in shorthand. As proof of this statement, the vocabulary content of several of the letters in this book has been analyzed. The first analysis will be found on page 17. This analysis of the vocabulary of Speed Builder 1 shows that, although there are 189 actual words in the letter, 81 of the words are duplicates, leaving only 108

different words. Of these 108 words, 88 are short, simple words of high frequency—mostly brief forms. Subtracting these from the 108 different words, the student finds only 20 words left that may need special practice—hardly more than one-tenth of the letter. This sort of analysis of dictation material is very helpful to the student, as it enables him to center his efforts immediately upon that portion of his assignment that needs the most study. It also encourages him, because it shows that the problem involved in raising his speed on the letter is a simple one, easily solved by a few intensive drills.

Vocational Dictation. The dictation material in the first seven sections of the book is of a general nature. Beginning with Section 8, each section is devoted to an important vocation. Section 8, for example, contains dictation material on the advertising, publishing, and printing business; Section 9, on the automotive industry; Section 10, on the aviation industry, etc. (see pages 129 and 143).

Word Studies. It is essential that the shorthand writer be thoroughly familiar with the spelling, pronunciation, and use of the words he has to write in shorthand. As an

aid to him in this respect, a Word-Study Drill is given at the beginning of each section. In the first few sections the word study is confined to a Spelling-Improvement Drill on the difficult words used in the dictation material (see page 19). Beginning with Section 8, this drill is enlarged to include definitions, since many of the terms used in Sections 8 to 16 are of a technical nature (see page 112).

Speed Pointers. Helpful speed pointers are given in many of the assignments. A full explanation of the purpose of these pointers will be found on page 19.

Speed-Progression Tests. A complete description of these unique and interesting tests will be found on page 43.

Transcription Studies. A complete description of these studies will be found on page 56.

Names and Addresses. Names and addresses for the letters given in this text will be found in the Appendix. This list may be used for many valuable filing and other office assignments in addition to its use in transcribing the letters.

Model Letter Forms. Three model letter forms are reproduced

in the Appendix. These three models are but a few of the many forms in use in business offices and suggest the desirability of transcribing every letter on an actual letterhead in order to receive the necessary training in setting up letters according to the various forms in use.

Standard Word Count. Most shorthand students are familiar with the five-stroke word used in measuring typing speed. A student, for example, who types 1,500 strokes in 6 minutes types a total of 300 standard words at the rate of 50 standard words a minute. This idea of a standard-length word has been extended to shorthand. Research has shown that the average length of the dictated word is approximately 1.4 syllables. This average length has been adopted for the standard shorthand word, and the dictation material in this book has been counted according to standard words rather than actual words. A letter, for example, that has 140 syllables has 100 standard words. A superior figure has been placed after every group of 20 standard words (28 syllables). A letter 400 words long has 20 superior figures, one for each group of 20 words.*

*The Teacher's Handbook to "Gregg Speed Building" contains a helpful table for the use of dictators.

A treatment of shorthand speed building would not be complete without quoting a few passages from "The Factors of Shorthand Speed," by David Wolfe Brown. This book has long been regarded as a shorthand classic and is full of practical aids and suggestions from the pen of a former official reporter in the United States House of Representatives. The following quotations are from his book.

Speed Practice*

Speed, or at least the semblance of speed, may be purchased at too high a price. The student entering upon speed practice should determine that he will not sacrifice in the pursuit of speed other desirable things, without which mere speed will be of little value. As has been well said by an accomplished and most instructive writer, "It is a misfortune to a shorthand writer when speed is attained apart from other excellencies. Its acquisition ought to progress simultaneously with the development of other powers. A whole phalanx of excellencies should advance together. Accuracy of form, a good, smooth method of writing, facility in reading notes, the ability to transcribe

notes neatly with scrupulous fidelity, the capacity, when pressed beyond one's speed, to catch the sense and record it at the possible risk of losing a few words, or possibly some fine phrases—these and many other accomplishments should advance abreast.

Keep On†

In writing from dictation, it should be an invariable rule never to allow one's self to pause when a difficult or doubtful word or phrase is encountered. It should be understood that whenever the rate of dictation (whatever it may be) has been settled, the reader shall mercilessly proceed at that rate and shall be no more indulgent of the writer's occasional slowness than an actual speaker would be. Nothing can more surely lead to "a sluggish mental process" or more surely delay the acquisition of speed than for the writer to indulge the habit of pausing and pondering upon every uncommon word, or, what is still worse, suspending the dictation in order that his doubts as to an outline may be settled by reference to a dictionary or a textbook. "Keep on" should be the inflexible rule for writer

*The shorthand key to this article, written by Mr. Martin J. Dupraw, will be found on page 8.

†The shorthand key to this article, written by Mr. Charles L. Swem, will be found on page 11.

and reader. If the preparatory discipline has been followed, the writer should be able to get down the difficult word somehow, without making a break; and if not, better a hundred times that there should be an absolute hiatus in his notes than that he should be humored by allowing him to pause and ponder.

Fatigue As a Schoolmaster*

There seems to be particular benefit to the young stenographer from writing up to and past the point of muscular fatigue. Shorthand writing long continued at a single sitting, with no let-up when the writer has become thoroughly weary, appears to limber the writing machinery as nothing else will. There are reasons why this should be so.

Whatever people undertake to do involving muscular exertion, such as walking and swimming, is at first performed with an excess of effort. In this excess of effort, there is needless expenditure of mind and muscle. The surplus beyond what the act requires is wasted. Where rapidity is an object, this waste of effort and strength holds us back.

Almost every shorthand writer in his early practice throws into his work too much muscular effort—much more than the act of writing requires. He works under intense mental strain, with eager determination to keep up if he can; and this mental strain engenders by sympathy a muscular strain. This can be seen in the set expression on the face, and the tightness with which the pen is grasped.

For surplus of effort, the writer should substitute economy of effort; and for muscular tension, he needs to substitute muscular relaxation.—*David Wolfe Brown.*

"Self-Reading" Shorthand†

Reading is the be-all and end-all in shorthand. For what shall it profit the stenographer to get the whole dictation down and lose out on the reading? Or what won't a writer give sometimes in exchange for the ability to read some single illegible outline?

Would you learn the secret of easy and accurate reading? Read. Would you be a rapid writer? Read. Would you master the secret of legibility? Read.

(Continued on page 16)

*The shorthand key to this article, written by Miss Anna Pollmann, will be found on page 13.

†The shorthand key to this article, written by Mr. Louis A. Leslie, will be found on page 15.

"Speed Practice"

V e n e r a t e - E
- - o . e - T a - G E
w v l e c o g - s G -
E r P " r l - E T
- J L - g E J - T
?) - 3 e " x . T
- i n a - E , o b z -
e p - o g - d o e -
n w f - . i d e -
e V d n - o o -
T u r - o n - d
- d u - o f - i n - n o
o n g x - t o - e b -
E m - o .) - v - s - e -
B . h - k - e - d
g =) - o o - A C >
Martin J. Dufrane



Courtesy of Saul H. Kirschenbaum

**MARTIN J. DUPRAW
WORLD'S CHAMPION SHORTHAND WRITER**

At the age of nineteen, Mr. Dupraw won the World's Shorthand Championship, in 1925. By repeating his victories in 1926 and 1927, he won permanent possession of the World's Championship Trophy. He also won the New York State Championship three years in succession, and the Toledo, Ohio, Bar Association Trophy in 1926. This photograph shows Mr. Dupraw taking testimony in the New York State Supreme Court, Westchester County.



CHARLES L. SWEM
WORLD'S CHAMPION SHORTHAND WRITER IN 1923-24

At the age of twenty, Mr. Swem was appointed personal stenographer and official reporter to President Woodrow Wilson, which position he held for eight years. He won the World's Shorthand Championship in 1923 and again in 1924. He is now Official Reporter, New York State Supreme Court.

Keep On

1. L. of T. 10
320. Rec B. 14, 7.
The P. - a. or ty P. & E.
- d. - e. & s. 1/2
Very common
T. - n - d. - s. " 11
- n g. - s. 1/2. 10. 11
- t e n y - b. - c. 11.
6. 11. 11. 11. 11. 11.
1. 11. 11. 11. 11.
7. 11. 11. 11. 11.
2. 11. 11. 11. 11.
11. 11. 11. 11. 11.
11. 11. 11. 11. 11.
11. 11. 11. 11. 11.
11. 11. 11. 11. 11.
11. 11. 11. 11. 11.

See page 6 for type key to this plate.



**ANNA POLLmann
SUPREME COURT REPORTER**

In 1926, Miss Pollmann was appointed reporter of the Federal Grand Jury for the Southern District of New York, which position she held for five years. In 1931, she was appointed Official Reporter, New York State Supreme Court, the first woman to hold this position.

Fatigue As a Schoolmaster

See page 7 for type key to this plate.



Harris and Ewing

**ALBERT SCHNEIDER
WORLD'S CHAMPION SHORTHAND WRITER IN 1921**

At the age of nineteen, Mr. Schneider won the World's Shorthand Championship, in 1921. Through a competitive examination he received an appointment on the shorthand reporting staff of the Congress of the United States, which position he now holds.

"Self-Reading" Shorthand*W. E. McDermut*

Dr. (-) - U.) v - g
- r e n d e r i n g /)
o r d i c u l a r s o r
g l o u c h e s g a e , /
- e - a o - d) o a e x .
A. - (. e a x a . /
e r a a y * e o a a
n e V - a x e p - o . /
h 20 (- a y . s) v 20 (/
u o - d (u o - a .
w o r k n) v - V - a
r u 20 () o i n - o
v - V , u 2 z (1 6 o y -
E n o . o n x - y d e) t
(e , e) - b) n
u o o a f e i .

Louis A. Leslie

See page 7 for type key to this plate.

"Self-Reading" Shorthand

(Continued from page 7)

How can reading increase speed in writing? I will tell you.

Write a given task twenty times in succession. At the end of the twentieth time you will write it faster, but you will not write it so well. On the other hand, write the task once and note your speed; then read the notes twenty times

and write it once more, again noting your speed.

Although you have not touched pen to paper, yet you will find your speed increased. Why is this? Your critical faculties have improved by the reading; you learn and correct your faults, and in the course of time you will acquire a style which is "self-reading" shorthand.—*W. E. McDermut.*

SECTION 1

ASSIGNMENT 1

Speed Builder 1

1. Dear Mr. Ames: This pencil was ours. In fact, our name is on it.

It is now yours, however; second-hand in a¹ way, but it may prove useful nevertheless.

This is the first thing we hope you will do: Get out your jack-knife, sharpen² the pencil, and jot down on the back of this letter the names of some of your neighbors who sell cream at some time during³ the year. The first name you write really pays us for the pencil. Each additional name will be simply a⁴ favor to us; but we feel sure that you won't mind, will you? We shouldn't. And so if we can ever do you a favor,⁵ just call upon us.

We want to tell your neighbors about "The Jacksonville Way." Of course, we shall not mention your⁶ name in writing them; however, if you care to tell them that you sent their names, we shall be glad to have you do so.⁷

So please sharpen the pencil and "get busy." We are further assisting you by enclosing an envelope, all⁸ stamped and addressed. We want your early reply! Hopefully yours, (171)

VOCABULARY ANALYSIS OF LETTER I

Number of actual words.....	189
Deduct number of duplicates.....	81
	—
Number of different words	108
Deduct number of high-frequency words.....	88
	—
Number of words for special practice..	20

Speed-Building Drills

Eight of the words in the preceding letter have been selected for special speed-building drills. From the twenty words requiring special practice as shown in the foregoing analysis, eight have been selected as the basis for the following eight speed-building drills, the first word in each drill being one

of the eight words selected. The theory principles involved in writing these words and the corresponding paragraph numbers of the Gregg Shorthand Manual are given here so that you may refresh your memory by a quick, concentrated review.

By this speed-building plan your grasp of each theory principle will be strengthened and your shorthand speed rapidly increased.

Look at each outline in these drills until its correct form is indelibly photographed on your mind. Then practice each outline until the instructions from your brain to your hand are so familiar that your hand writes the correct outline the instant you hear the word dictated.

2. *Drill on Paragraph 51.* Between strokes, when the circle precedes *s*, write the *s* with the preceding consonant; where the circle follows *s*, write the *s* with the following consonant:

3. *Drill on Paragraph 83.* A change is made in the manner of

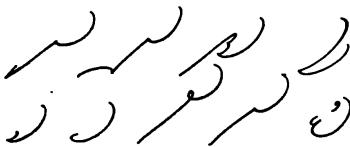
adding *s* to express the plural of some brief forms ending in a circle:

4. *Drill on Paragraph 82.* After a circle vowel, *ly* is written on the opposite side from the vowel:

5. *Drill on Paragraph 199.* The vowel is omitted in the terminations *tition*, *tation*, *dition*, *dation*, *nition*, *nation*, *mission*, *mation*:

6. *Drill on Paragraph 178.* When slightly enunciated, *d* may be omitted at the end of a word:

7. *Drill on Paragraph 149.* The *ent* blend is used in *wasn't*, *isn't*, etc. (see note at foot of paragraph):

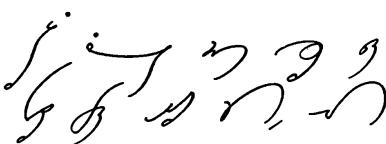


8. Drill on Paragraph 241. The terminations *ville*, *burg*, *field*, *port*, may generally be expressed by the first letter:



9. Drill on Paragraphs 170, 80. The suffixes *ful* and *ify* are expressed by *f*.

The suffix *ly* is expressed by the small circle:



10. Spelling-Improvement Drill. The stenographer who transcribes without having to stop to consult the dictionary for the spelling of that type of word appropriately called a "spelling demon" is a superior stenographer, drawing a higher salary than the average and receiving rapid promotion.

One of your objectives, therefore, in the mastery of each dictation assignment in this text should be accuracy in spelling. A successful method of mastering the spelling difficulty of a word is to type it ten times.

The following list of spelling demons has been selected from the dictation material in this section:

really	recommend	planning
writing	appreciate	sincerely
accede	coming	traffic
deceit	ninety	receipt
merely	drought	excessive
convenience	maintain	absence
business	surprising	proceeds
benefit	carton	envelope

11. Speed Pointer. There is hardly another practical art in which the study of economical habits of movement and of efficient methods yields such large returns as in the technique of shorthand writing.

At the end of each assignment a practical suggestion is given, which, if followed, will aid in increasing your shorthand efficiency. The first "speed pointer" is this:

The good workman invariably demands good tools. He knows that the best work is possible only when the tools with which he must work are of high quality. Careful attention should be given, therefore, to the quality and type of ma-

terials with which you work while you are building your shorthand speed.

ASSIGNMENT 2

The analysis of the vocabulary of the letter in the first assignment shows that 88 of the 108 different words are words of very high frequency. High-frequency words are the brief forms and the simple two- and three-letter words that are written in full as: *we, us, or, as*, etc. A similar analysis of general dictation material will show this preponderance of high-frequency words. A most important step, therefore, in speeding up your hand is to eliminate all hesitation in writing the high-frequency words.

Reporters constantly practice these frequent outlines as a warming-up exercise and as a means of maintaining perfect control of accuracy and proportion at high speed.

Brief-Form Speed Letters

The following group of short letters will serve both as a valuable brief-form review exercise and as a two-minute warming-up fluency drill for the more difficult five-minute dictation that follows.

12. Dear Sir: We wish to sell

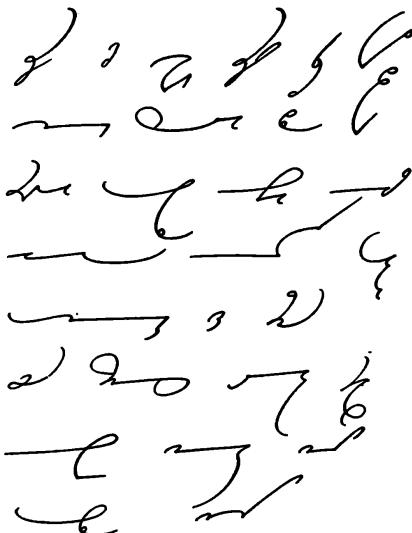
our stock of goods early in May. We are now taking an inventory to see how much¹ we have on hand. We have found that we are unable to take care of all the work ourselves and are arranging to² get more help for our special sales. We expect to close our business before the first of the year. Can you suggest a³ suitable location for us in your own city, where our type of business will be profitable? Yours truly,⁴

13. Dear Sir: Your attention is called to an invoice that should have been paid in June. We cannot allow it to remain⁵ unpaid any longer. You have had plenty of time to make some arrangement to pay it. Please acknowledge this⁶ correspondence by sending us a remittance in full before December 6. Yours truly,

14. Dear Sir: We are⁷ experiencing considerable difficulty in producing our new line of merchandise in sufficient⁸ quantity to fill all our orders without delay. Our new line has been well advertised in the newspapers and the⁹ public has responded beyond our expectations by sending in orders from all parts of the country. We are¹⁰ ever trying to improve the quality of our goods and our prices are always moderate. We are sure that¹¹ you will appreciate our condition

and be reasonable, as you have on other occasions. Yours truly,¹²
(240)

Speed Builder 2
Vocabulary Preview



15. Dear Sir: Use our display room as your showroom. Send your prospects in or bring them in yourself. Such a visit makes selling¹ easier for you. It gives you a wider range of fixtures to show. Your customer will usually buy² more and better fixtures after seeing the beauty and convenience of Danville products.

No competition exists³ between you and us. Visitors are told that they can buy Danville products only through plumbing contrac-

tors—through⁴ you, if they are your customers.

Danville exhibit rooms are maintained to increase your business. Let us know when your⁵ customers are coming. If it isn't possible for them to be here during the regular office hours, we⁶ will arrange to meet them here at their convenience. Yours very truly,

16. Dear Mr. Adams: Every once in a⁷ while we feel that we just have to tell you how much we value your business and how glad we are to have your account⁸ on our books. We want you to feel free to make liberal use of your credit with us by adding to your bill from⁹ time to time as you may need other things.

Now we have a new idea that will benefit both of us:

Our¹⁰ experience has shown that our good customers' friends make very good customers themselves! There must be at least one or¹¹ two among your relatives or friends who would respond to a suggestion from you that they open an account with¹² us. We will cheerfully pay you a commission of 6 per cent on every sale made as a result of your¹³ recommendation. All we ask you to do is read the enclosed cards and write the names of at least two of your friends¹⁴ in the blank spaces.

Your friends will thank you and we will show our appreciation by paying you for merely sending¹⁵ them to us. Just see what you can do! Gratefully yours,

17. My dear Mr. Anderson: You must have seen, on recent¹⁶ trips, how badly we shall need ditching machines in the coming months. The present force allowance cannot do much hand¹⁷ ditching because their time is needed to keep the track in condition.

The snows and rains for the past ninety days, putting¹⁸ us back to normal rainfall, are quite different from the drought of last year. I realize that our revenue¹⁹ is low, but, in my opinion, it will be cheaper to maintain our track as we go along. Very truly yours,²⁰ (400)

18. *Speed Pointer.* The size of notebook recommended by experienced writers is 6 by 9 inches. The lines should be one-third of an inch apart, as this spacing will aid in developing a compact style of writing. The page should have a vertical ruling down the middle, dividing it into two columns, 3 inches wide. If you write in a narrow column, you eliminate the shifting of the arm from left to right. The surface of the paper should be firm and smooth, so that

a light touch may be used. The paper should be suitable for ink.

ASSIGNMENT 3

Building Phrasing Skill

The third assignment of each of the first seven sections of this text is devoted to the building of phrasing skill. The assignment includes a series of speed-building phrase drills based on the phrases used in the section. Each series gives a review of a number of phrasing principles.

Following these drills is a group of specially prepared phrase letters written in shorthand. These letters may be written accurately at a speed of 120 words a minute or more after a little practice.

A famous shorthand writer, speaking of the helpfulness of phrasing, once said: "Phrases, like some good fairy, have helped me over the ground when running a hard race."

The majority of shorthand phrases consist of short, common words that join easily and naturally. Because of the frequency of their utterance, these common phrases are spoken more rapidly than the rest of the words, and unless the shorthand writer has memorized the phrase forms, these rapidly spoken groups of words

make it very difficult for him to keep up with the dictator.

Saving Time by Phrasing. Take, for example, the common phrase *we-have-been-able*. These four words are usually spoken twice as rapidly as any four words that would not be phrased. If the dictator is speaking at the average rate of 100 words a minute, he says these four words at approximately 200 words a minute, an increase natural on phrases. The shorthand writer who has memorized the phrase writes it with almost one

than the student who had but half learned the correct phrase form—and, because he could not recall it instantly, hesitated in his writing of the phrase. Hesitation is usually fatal to the shorthand writer. Half-learned phrases invariably cause the writer to hesitate and to lose speed. Yet proper phrasing increases one's speed to such an extent that the writer who wishes to become proficient really has no choice in the matter. He must set himself the task of learning the common phrases till they "drop from his pen without conscious thought."

The Structure of Phrases. Joining words in phrases reduces the number of pen lifts. Each pen lift is equivalent to a stroke, and consumes a fraction of a second. In the phrase *we-have-been-able*, three pen lifts are saved by writing the four words together. In a day's dictation this saving of both time and effort is multiplied many fold.

A further saving is brought about through the use of certain phrases by the omission of non-essential words and the modification of form. For example, in writing the phrase *we-have-been-able*, in addition to saving three pen lifts, we also have reduced the number of strokes by modifying the forms for *been* and for *able*,



stroke of the pen, fully as fast as the speaker can say the words. You can readily see what would happen if, instead of phrasing these words, the writer had written them like this:



or even like this:



Yet the student who wrote these longer outlines without the slightest hesitation would be better off

using *b* for *been* instead of *b-n*, and *a* for *able* instead of *abl*.

For the beginner, acquiring this helpful art of phrasing reduces itself to the simple task of training his hand to execute instantly each one of the common phrases given him in the Gregg Shorthand Manual and the supplementary texts.

Expert writers may take the liberty of improvising phrases while taking dictation. The beginner, however, should concern himself only with memorizing and mastering the execution of the common phrases, and, when taking dictation, he should give no thought to new phrases.

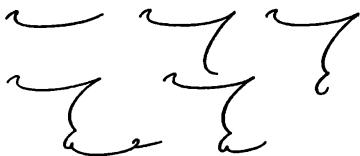
Phrasing Helps Make Notes "Readable." Judicious phrasing will help you to read your notes. It is easier to read a good phrase than it is to read the words separately. One reason for this is that the eye can take in two, three, or even more words in a phrase at a glance, and the words are read with but one effort instead of several, as would be the case were the words written separately.

Another reason for the increased legibility resulting from proper phrasing is the fact that the words usually present a more distinctive outline when phrased, due not only to the ability to understand a

group of closely associated words as a unit, but to the greater executive facility secured by joining the words. For example, the phrase *would-be-glad*, when written at no matter how great a speed, is always more legible than the separate words would be if written without joining, because it is easier to maintain the correct form and proportion of the characters when joined than when written with a pen lift after each word. Moreover, if one of the characters in the phrase should become distorted, the other characters joined to it would be a help in reading the phrase, while if each character is written alone this help is not available.

One-Piece Phrases. In practicing a short, common phrase, remember that it should be written as if it were only one character. Thinking of each separate word in the phrase will cause a stop at the end of each word, and facility in execution will thus be lost.

In learning the longer phrases, however, it is sometimes helpful to separate them into smaller units, practicing the first part of the phrase, then adding a little more to it until the whole phrase can be written without a stop. The following illustration will make this clear.



Four Rules for Phrasing. There are four general rules governing the formation of every phrase. These rules are:

a. At first, *short and common words* only should be joined. It is only in exceptional cases that phrases containing long or unusual words are worth while. Phrases requiring much mental effort to recall or much manual skill to execute are a hindrance instead of a help.

b. The words joined should *make good sense* when standing alone. As an example, if you have the group of words, "If you fail to pay it by the end of this month," it would be a violation of this rule to join *fail-to*, *it-by*, and *end-of*. These do not make sense when standing alone. They are not naturally phrased by the speaker. He would phrase *to-pay*, *by-the*, and *of-this-month*.

c. The outlines for the words composing the phrase should *join easily*. To illustrate, the phrase *and-will* is a good one because of the ease in joining, but the phrase *and-go* is a poor one, because the

joining is difficult to execute with accuracy.

d. Phrases that carry the hand away from the line of writing or that are very long should be avoided, as they tend to break the rhythm of the writing.

The hand and the mind of the shorthand writer become accustomed to a rhythm and an evenness in the writing that is essential to speed. Anything that disturbs this rhythm reduces the speed of the writer. When the writing of any one form requires more than the average number of motions or efforts, as in writing a very long phrase, the rhythm is definitely destroyed for the moment and the writer loses valuable time in getting back in step.

A good phrase must, therefore, be one that is made up of common words, naturally associated, easily joined, and short.

Mastering the Common Phrase Groups. Most of the common phrases fall naturally into four large groups:

a. Pronouns joined to verbs, such as *I-am*, *we-are*.

b. Prepositional phrases and infinitives, such as *to-the*, *to-go*.

c. Phrases in which non-essential words are omitted, as in *one-of-the*, *more-and-more*.

d. Modified forms, such as *we-have-been-able*, *as-a-matter-of-fact*.

19. Drill on Paragraph 171.

20. Drill on Paragraph 224.

21. Drill on Paragraph 222.

22. Drill on Paragraph 171.

23. Drill on Paragraph 171.

24. Drill on Paragraph 224.

25. Drill on Paragraph 171.

26. Drill on Paragraph 84.

27. Speed Pointer. Immature writers do themselves great harm by premature attempts to originate phrases. The phrasing habit consists in the writing of familiar phrases with the greatest rapidity—not the invention of phrases on the spur of the moment.

Speed Builder 3

28. U - ~ ~ . / " o) '

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o , ~ ~) ~) ~ ~ ~

(b. ~ (~ ~ ~ ~ ~ ~ ~

29. / ~ ~ ~ ~ ~ ~ ~ ~

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30. / ~ ~ ~ ~ ~ ~ ~

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ASSIGNMENT 4

Brief-Form Speed Letters

31. Dear Sir: I have just received your letter dated January 28, in which you inquired about the real¹ power of the committees appointed by the officials of your company. I cannot give you the² necessary information to solve this problem, but suggest that you communicate with the manager in charge of³ such affairs in your part of the country. I shall inform you if I hear anything about changing the definite⁴ powers of committees for the fall season. Yours very truly,

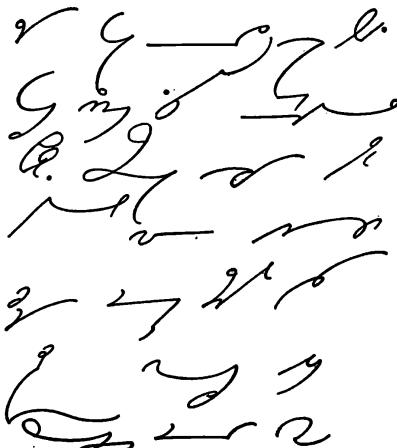
32. Dear Sir: In the course of a day or two I⁵ shall see the man about whom you inquired in your correspondence of last week. If he is unable to stop in⁶ your city on his trip to the eastern states, I will ask him to communicate with you immediately. We⁷ are of the opinion that he is directly responsible for the other salesmen in this section of the⁸ country. His contract is proof of that fact. If he fails to acknowledge your letters, please wire me at the above address.⁹ Very truly yours,

33. Dear Sir: The young man about whom you inquired is a thoroughly responsible person,¹⁰ in my opinion. I am sure that he will carry on the good work with his

usual skill. As I remember,¹¹ he was the type of individual who could always be trusted to complete every task. Sincerely yours,¹² (240)

Speed Builder 4

Vocabulary Preview



34. Dear Mr. Baker: We are glad to extend a charge account to you, as a new customer, because we know the¹ convenience that it affords. It will be a pleasure for us to do all we can to give you the kind of merchandise² and service that you expect to receive.

We understand that you will probably desire to purchase as much³ as \$100 monthly on this account. If our understanding of this feature of the transaction is⁴ not

correct, or if you desire to change this limit at any time, we shall be glad to discuss the matter with⁵ you.

You will in return, we know, be willing to help us maintain a credit policy that will prove helpful to⁶ all our customers. Our regular terms call for payment by the tenth of the month following the date of the purchase.⁷

We hope that our dealings may be mutually pleasant and profitable. Yours very truly,

35. Dear Friend:⁸ Many of the folks to whom I sent that delicious shad roe and bacon have said, like Oliver Twist, "I want some more."⁹ This isn't surprising, as the combination of our fresh-tasting shad roe and real hickory-smoked bacon is¹⁰ hard to beat. But with the coming of warm weather I shall no longer be able to offer the bacon with the¹¹ roe.

This, then, is your last opportunity to secure some of the shad roe and bacon before it is too late.¹² During the month of April I will send you free a 2-pound carton of fancy, country-cured bacon with each¹³ dozen cans of shad roe ordered. After May 1 no more bacon will be available.

The shad roe is so well packed¹⁴ that it keeps perfectly, no matter what the season or weather. You

can have it on the shelf, ready to prepare¹⁵ at an instant's notice. When planning a luncheon or a light dinner, you will find that it will come in handy, time¹⁶ and again.

Here is one of those cases where prompt action pays. I am enclosing a card, all ready to drop in¹⁷ the mail after you have signed it. This will bring you a dozen tins of this tasty, appetizing shad roe and a¹⁸ 2-pound carton of wonderful bacon, to give the dish that never-to-be-forgotten taste. Hadn't you better¹⁹ get the card right back to me now, so as to be sure of enjoying this treat? Remember, this offer is good only²⁰ during April. Yours sincerely, (406)

36. *Speed Pointer.* It is the opinion of the most experienced and fastest shorthand writers that the pen is preferable to the pencil. On page 54 you will find several reasons in favor of the pen.

The pen should have a fairly fine but smooth point. The fountain pen has so many advantages that it is recommended in all cases.

If a pencil is used, supply yourself with several well-sharpened ones. Notes made with a dull pencil are very difficult to read, and the point often breaks at the critical moment.

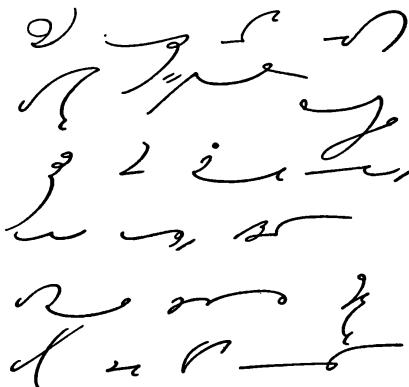
ASSIGNMENT 5**Brief-Form Speed Letters**

37. Dear Sir: I received your order and will give the matter all my time. This order will also be acknowledged by¹ our stock room. In reference to further inquiries from you concerning delivery, I believe it is² possible for us to have several of your other shipments sent to you before you give us the next ones. As you³ requested, these goods will be insured and sent by express. I shall be glad if you will communicate with me by⁴ wire when you receive this order. Very sincerely yours,

38. Gentlemen: This letter is to acknowledge the list of⁵ newspapers you recently sent our company. These publications are to be used for advertising purposes⁶ among the various organizations of your state. Some additional capital will be necessary,⁷ of course, as we have previously informed you, but we hope to bring this matter to the attention of the⁸ entire body of representatives next fall. Please accept our thanks for your loyal spirit of cooperation.⁹ Very truly yours,

39. Dear Madam: You, I am sure, will understand why we are not able to put this matter¹⁰ before the public at this particular time. The

entire truth will be published soon and will, of course, reveal the¹¹ name of the woman who is responsible for the deal. Thank you very much for your help. Very sincerely yours,¹² (240)

Speed Builder 5**Vocabulary Preview**

40. Dear Sir: In the campaign to have the railroad furnish our plants with clean cars, the Traffic Department has requested¹ us to send them a daily report of the cars that contain part of the loading of a previous trip or any² rubbish or débris.

On receipt of this letter, please arrange to give the Traffic Department this information³ in detail daily. Include the car number, the nature of the rubbish in the car, and, if the plant is served⁴ by two

lines, the railroad from which the car is received.

Many cars will probably contain only a small amount⁵ of foreign matter, and I suggest that, until we can give the matter a fair trial, only the cars that require⁶ an excessive amount of cleaning be reported.

Your prompt attention will be appreciated. Very⁷ truly yours,

41. Gentlemen: Your letter of January 15 came in the absence of Mr. Lane. Today, he⁸ called and explained the situation to me.

He hasn't been able to get the returns for last year's crop from the⁹ farm at Louisville, and has been expecting the elevator receipts for the crop every day. As soon as¹⁰ these receipts come in, he intends to send you the amount of the proceeds to cover the payment due on the mortgage.¹¹

Prices have gone down so far and conditions are such that it makes one feel as though a mortgaged farm is not worth¹² keeping. It is Mr. Lane's intention, however, to try to keep the place "up and going" if it is possible.¹³

He paid the taxes before they became delinquent, thinking that the

returns from the farm would come in before¹⁴ this. As soon as they are received, I shall notify you. Yours very truly,

42. Dear Sir: The time was never better¹⁵ for pushing sales of automobiles than right now.

The dealer who gets out and hustles for business will get most of¹⁶ the sales. The man who waits for things to pick up is going to be left behind.

In our list of auto owners in¹⁷ your section there are hundreds of new prospects. Many of them will buy this month.

Get this list and check it over¹⁸ carefully. Mark the names of owners whose cars would be likely trade-ins, and get busy on the telephone.

The results¹⁹ will amaze you.

Use the order blank and postage-paid envelope. Yours truly,
(394)

43. *Speed Pointer.* Most writers sit facing the table with both forearms resting on it. Do not slump over your notes. Place both feet firmly on the floor. Place the notebook in a line with the right forearm.

"C C C C , i J
V Q P - . - f. = Brisbane

SECTION 2

ASSIGNMENT 6

Speed Builder 6

44. Dear Mr. Scott: You know that we should be glad to do you a favor. Therefore, we have the temerity to ask¹ a little favor of you.

You used to ship us cream. In fact, your name is still on our books. But it is not on our² checks! It just stays on those books—nothing else. No cream, no news, “no nuthin’,” as the small boy said.

We want to change that record³ on our books. And so we are asking you to let us know whether you are still in the cream business.

The record⁴ really looks bad; doesn’t suit us at all—looks as though we had failed to please you. Have we? We hope that is not the⁵ case; because we surely tried.

You can adjust that record by writing us a letter telling us why you stopped your⁶ shipments—or, by shipping us another can of cream!

Anyway, please let us hear from you. And when you want us to⁷ do you a favor, just call upon us! Seriously yours, (151)

VOCABULARY ANALYSIS OF LETTER 44

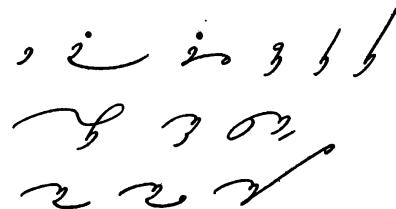
Number of actual words.....	176
Deduct number of duplicates.....	79
Number of different words.....	97
Deduct number of high-frequency words.....	84
Number of words for special practice	13

Speed-Building Drills

45. *Drill on Paragraph 230.* The word-ending *-rity* is expressed by a disjoined *r*:



46. *Drill on Paragraph 93.* The combination *us* is written without an angle at the beginning of words or when it follows a downstroke or *k, g*:



47. *Drill on Paragraph 59-1.* In abbreviated words the past tense is expressed by a disjoined *t*:

48. *Drill on Paragraph 175.* *T* may be omitted after *k* at the end of many words:

49. *Drill on Paragraph 94.* The *oo*-hook is turned under after *n*, *m*:

50. *Drill on Paragraph 121.* In many common words the circle may be omitted in the diphthong *u*:

51. *Drill on Paragraph 168.* The syllable *ther* is expressed by *th*:

52. *Drill on Paragraph 136.* *Ld* is expressed by swinging the *l* upward at the finish:

53. *Drill on Paragraph 59-2.* The past tense is expressed by a joined *t* or *d* if distinctive and facile:

54. *Speed Pointer.* The writing hand must have the maximum flexibility and freedom. Let the hand glide easily and lightly on the nails of the third and fourth fingers.

55. Spelling-Improvement Drill.

counselor	cooperation
assistance	depositor
maintenance	definite
representative	arrangement
advantageously	occasionally
effectively	charitable
questionnaire	administered
legally	resourcefulness
unnecessary	capital
valuable	intelligence
advertisement	primitive
referred	physician
enumerate	labeled
constitutes	fulfilled

ASSIGNMENT 7

Brief-Form Speed Letters

56. Dear Sir: We regret very much indeed that we were forced to return the imperfect goods you recently shipped us.¹ We know that your object is always to give nothing but perfect goods of the right kind, and as this merchandise was² not altogether in accord with our wishes, we were obliged to send it back. Will you please have our next shipment³ thoroughly inspected both as to quality and quantity. Very truly yours,

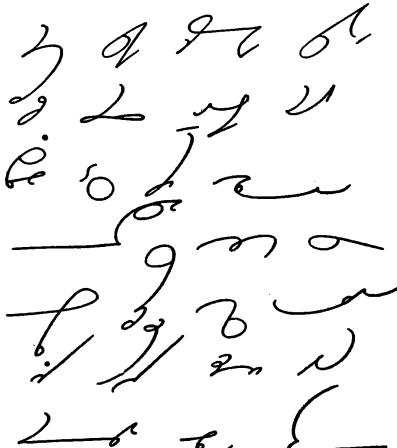
57. Gentlemen: The charges against⁴ our officials came to my attention this morning. These charges are of a rather serious nature and⁵ will be given immediate consideration. Any other knowledge concerning the various deals of⁶ these officials should reach our organization immediately. It is

strange that the truth of this matter has⁷ never been told before. We realize, nevertheless, that such a course of action as has been given in the⁸ newspapers is bound to occasion some comment by other organizations. We are pleased with the stand you have⁹ taken and shall do everything in our power to cooperate with you. Very truly yours,

58. Dear Sir: What¹⁰ seems to be the matter with our present system of public markets? We were of the belief that business in this¹¹ country has always favored such a system. Will you please let me have your opinion on the subject. Yours truly,¹² (240)

Speed Builder 7

Vocabulary Preview



59. Dear Miss Baker: Have you ever stopped to think how easily the dollars slip through your fingers month after month, leaving¹ behind nothing but a memory of vain regret?

Of course you have, and your answer is contained in these booklets² mailed upon your request.

When you have read these booklets, you will then realize why the Thrift Foundation Plan has³ brought increased happiness into the homes of thousands.

Suppose that ten years ago you had adopted a systematic⁴ method of saving similar to the Thrift Foundation Plan, how useful an extra cash reserve of⁵ several thousand dollars would be to you right now.

May we ask you to extend the courtesy of interviewing⁶ our Thrift Counselor a few minutes when he calls to give you any assistance and information you may require.⁷ Very truly yours,

60. Dear Sir: As an account that shows an average daily balance of less than \$300⁸ is a loss to this bank, we have adopted a rule whereby such accounts will be charged for maintenance at⁹ the rate of \$2 a month.

We hope that you will find it possible to increase your balance well in excess¹⁰ of the \$300, in

which case the operation of this rule, of course, will not affect you.

This charge will¹¹ be made on October 31 and monthly thereafter, and will be based on the average balance from and¹² after October 1. Very truly yours,

61. Dear Mr. Barry: One of our clients is a large company, and¹³ in connection with its advertising plans for next year we are anxious to get the opinions of a number¹⁴ of representative business men in a few of the major cities of the country.

The point under¹⁵ consideration is this: What national magazine could our client most advantageously and effectively¹⁶ employ for advertising his product to the business men of America?

On this point we should like to have your¹⁷ opinion. Please fill out the attached brief questionnaire and return it to us in the enclosed stamped envelope. You¹⁸ will not be bothered by any sales arguments, nor by any literature through the mail. You need not even¹⁹ sign your name to the questionnaire if you do not wish to do so. The information we are gathering is to²⁰ be used only for the purpose of this survey.

We shall appreciate your cooperation. Very truly²¹ yours, (427)

62. *Speed Pointer.* Hold the pen with just enough pressure to give you complete command of it, but do not grip it with a deathlike hold. The late David Wolfe Brown, famous Congressional reporter, says this about pen gripping:

Pen gripping, involving as it does needless muscular effort, interferes with the acquisition of speed and induces undue and premature fatigue, to say nothing of the ultimate danger of pen paralysis as a result of the long-continued muscular strain.

ASSIGNMENT 8

Building Phrasing Skill

63. *Drill on Paragraph 149.*

64. *Drill on Paragraph 189.*

65. *Drill on Paragraph 148.*

66. *Drill on Paragraph 189.*

67. *Drill on Paragraph 219.*

68. *Drill on Paragraph 158.*

69. *Drill on Paragraphs 85, 171.*

Speed Builder 8

72. *Speed Pointer.* The elimination of useless mechanical motion will add at least twenty words a minute to your speed. Much valuable time is wasted by the stenographer who does not turn the leaves of his notebook efficiently.

One efficient method of turning the leaves may be described as follows: When you have filled all but the last two or three lines in the second column of the page, grasp the lower left-hand corner of the page between the first finger and the thumb of your left hand. At the moment you finish the last line, turn the page easily. Speed in turning the page is not necessary. Turn it in such a way as not to disturb your writing rhythm or distract your thought from the dictation.

ASSIGNMENT 9

Brief-Form Speed Letters

73. Dear Sir: Your letter inquiring about your advertising for last month has been given to me. I shall take care¹ of all your future correspondence with this company.

I cannot give an immediate answer to your questions² regarding two thousand tags. We are so busy now that we cannot get them out at present. Possibly we³ can

start the work early next month. If so, we shall be able to deliver to you as many as you can use⁴ without any further delay. We hope that this delay will not seriously inconvenience you.

Please remember⁵ to address all communications referring to your advertising to me. Very truly yours,

74. Gentlemen:⁶ None of the goods that we have ordered recently have been received. We are enclosing a list of these goods and⁷ should appreciate your immediate attention to the matter.

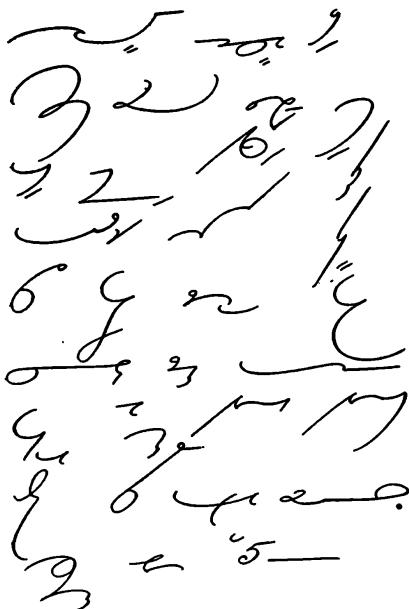
We believed that it would be to our advantage⁸ to send in all our orders early, but it is clear that we were mistaken.

Will you not wire us immediately⁹ the date on which we can expect shipment. Very truly yours,

75. Dear Sir: I think it is strange that progress has¹⁰ been so slow in this case. A complete report has been mailed to you for consideration. We ask that arrangements¹¹ that will satisfy both sides be completed at once. May I have a response from you soon? Very sincerely yours,¹² (240)

"A — — E
— O : " Carlyle

Speed Builder 9 Vocabulary Preview



76. Dear Mr. Bennett: We are mailing you our new booklet, "Your Will," which you requested in your letter of May 10.¹

If you have not already done so, you will certainly wish to make a will after you read this booklet.

May we² remind you of the following essentials:

i. Make your will brief and clear. The will of Chief Justice Golden contains³ fifty-one words; Justice Noonan's contains eighteen words; and the will of George Warren Smith, one of New Eng-

land's wealthiest⁴ men, contains fifty words.

2. Have your attorney draw your will so that it is clear and legally correct. One⁵ of every two "homemade" wills offered for probate proves defective.

3. Appoint a trust company as executor,⁶ to avoid delay and unnecessary expense in administration. Our sixty-five years' experience⁷ in this field will prove valuable to you.

You may consult us at any time concerning the problem⁸ of your will. Very truly yours,

77. Gentlemen: We are enclosing the layout and copy of our March advertisement.⁹ Only one correction was made—in the description of bag No. 8310. This item¹⁰ is equipped with a black leather coin purse and a black leather-covered mirror.

There has been a slight delay in¹¹ returning this copy, as I did not approve of placing our list price in the advertisement. This matter has¹² been referred to our representative, Mr. Fields, who is in Chicago at present, and he has informed us that¹³ we will not use prices in our advertisements this year.

We have not decided on the items we wish to¹⁴ advertise in the July issues, but shall forward cuts

and full descriptive matter to you within the next week. Very¹⁵ truly yours,

78. My dear Miss Brennan: It is a pleasure for us to welcome you to the ever-increasing¹⁶ number of General Motors purchasers. Over five million of these purchasers have taken advantage of the¹⁷ low rates offered by our finance plan.

In spite of the large number of people whose business we are handling, it is¹⁸ the wish of every employee of the Indianapolis Branch of Indiana to have you feel that¹⁹ our service is a personal service. It is our custom to give your every problem our careful²⁰ consideration.

We have already mailed you a payment booklet and insurance policy. Please read the instructions²¹ carefully. The information contained in this booklet will give you the exact method of making your payments.²² Very truly yours,
(444)

79. *Speed Pointer.* Pass from one outline to the next without making any useless movements of the hand or pen. Do not raise the pen higher than is necessary to clear the paper. A continuous, rhythmic rather than a quick, jerky writing movement is a most important "speed secret." The best

time to practice the acquirement of this easy-flowing movement is while taking dictation on familiar matter, as your attention can be concentrated completely on the movement of the hand in passing from one outline to the next.

ASSIGNMENT 10 Brief-Form Speed Letters

80. Dear Sir: I have your letter of May 15, in which you state that the goods, which you ordered last week, were not among¹ those you received in your carload shipment today. I am sorry that this very important order of yours has² been delayed.

The head of our shipping department has explained the situation to me. He states that your order³ was not received in the stock room until after the other orders had already been prepared for shipment.

We⁴ are sending these goods by express immediately, and trust that they will reach you tomorrow. Yours very truly,⁵

81. Dear Sir: We are sending to your business manager a correct list of all the purchases made by your school. From⁶ our recent experience, we believe we are in a position to say that goods of this particular nature⁷ are exceedingly

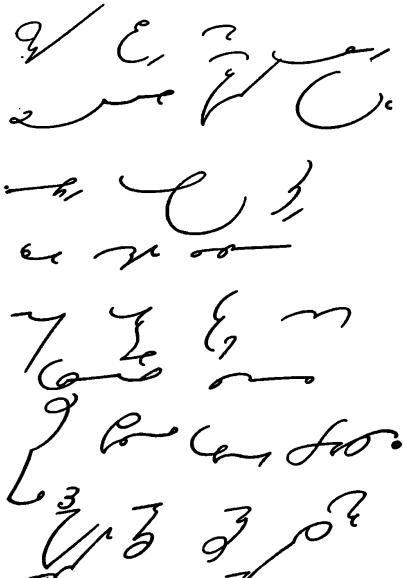
difficult to sell if carried over until the next season. We would suggest, therefore,⁸ that you purchase only enough to meet the requirements of the present season.

We hope that you will have a⁹ successful year. Very truly yours,

82. Dear Sir: I have received no reply to my recent communication asking¹⁰ for prices on your new car. I shall not be able to tell you the particular style I desire until you¹¹ quote prices. Reports on this car are excellent, and I hope your prices are satisfactory. Sincerely yours,¹² (240)

Speed Builder 10

Vocabulary Preview



83. What Is Wealth?*

There is no word in the English language that is more generally misunderstood than the word "wealth." Wealth is¹ usually associated with the rich. This is a serious mistake. Wealth consists of everything² useful to individuals and society. It would require a great many volumes to enumerate all³ the things that are useful.

Expressed in terms of money, the wealth of the United States is estimated at about⁴ three hundred billion dollars. Wealth constitutes, in part, the work of many generations and represents the⁵ energy and resourcefulness of a people. The industry and character of the people represent the⁶ most important items in an appreciation of a nation's wealth. Many countries like China and Russia⁷ have great natural resources, but have failed to develop the land, to build factories, to construct railroads, and⁸ to promote commerce to the degree found in the United States and in Western Europe. This has not been the result⁹ of a small population, for Russia has more than one hundred million, and China more than four hundred million,¹⁰ people.

*From "Talks on Banking and Elementary Economics," by the American Bankers Association.

Four factors enter into the production of all wealth. These factors are land, labor,¹¹ capital, and business intelligence. Land is a primary factor, in so far as the earth represents the source of all raw¹² materials. Labor is also a primary factor, because without it land is a wilderness. Also, clearly, labor without land is helpless.

But an even¹³ more important conclusion is to be found in the fact that a human being without the use of his mind, using¹⁴ only his hands, has never been able to rise above a condition of savagery. Primitive man¹⁵ soon learned that by means of a bow and arrow or a stone ax much more game or fuel could be obtained than was¹⁶ possible in working with his hands alone. The bow and arrow or the stone ax was the primitive man's capital.¹⁷ This was the beginning of capital. In other words, capital consists of all those things that help man to greater¹⁸ production; it is the result of industry and saving.

Business intelligence may be considered the¹⁹ fourth factor in the production of wealth. It or-

ganizes land, labor, and capital in such a way as to²⁰ get the best results. Success depends upon ability to adapt land to its best uses, to hire the most²¹ capable workmen, and to obtain the proper buildings, tools, machinery, and raw materials. When an²² apothecary receives a prescription from a physician, he proceeds to fill the order carefully. Every²³ item of this prescription is painstakingly measured, weighed, and labeled in order that its purpose may be²⁴ fulfilled. This is exactly what the careful business man should proceed to do. Every item of capital,²⁵ land, labor, and administration must be measured in order that the article may be produced with the greatest²⁶ economy. (524)

84. *Speed Pointer.* Spacing between outlines should be no more than is necessary to show where one outline ends and the next begins. A wider spacing requires the hand to travel many additional and unnecessary lines in a day's dictation. The spacing should be uniform. Compare the spacing of your notes critically with that in your text and in the *Gregg Writer*.

" r o n " — E f . —
z , , ' — E — Brisbane

SPEED-PROGRESSION

TEST 1

The Speed-Progression Tests found at intervals through "Gregg Speed Building" consist of five-minute dictations in which the second and each succeeding minute are counted at a rate of speed ten words a minute faster than the preceding minute, as illustrated in the test given here.

By a gradual increase in the speed of dictation you will be led to write for a short time at a higher rate of speed than you would think possible if the dictation were started at the higher speed. The dictation for the first two minutes will be well within your writing speed, and the success of the test depends a great deal on the way in which you write during these two minutes of easy dictation. Write your best notes and observe correct posture, so that, as the speed increases, your brain, your hand—in fact, your entire body—will be in top form.

As the speed increases, make every effort to "hang on," even though the fourth or fifth minute's dictation may be at a speed beyond your present skill. A determination to get down on paper dictation at a speed beyond the rate at which you have been writing is a

real help in the development of your powers of concentration and your tenacity of purpose, upon which speed depends to a large extent.

At least once or twice a week, therefore, include in your speed-building program a five-minute speed-progression test that will force you into new and higher speed levels. The same test may be repeated to advantage until the fifth minute's dictation can be taken comfortably.

Additional speed-progression tests will be found at the end of every second section. The words are counted in 15-second groups. Each small superior figure represents, therefore, a quarter minute's dictation.

(40 Words a Minute)

Dear Sir: I have had my stenographer transcribe the¹ inspiring exposition of the views you gave in your² lecture recently. He is very proficient, and I³ assure you that he has made a complete stenographic⁴

(50 Words a Minute)

report of your optimistic address.

Although your views conflicted with¹ those held by the majority of the audience, you said nothing² offensive, and the results justified your radical attitude on³ this technical question.

I have read your talk critically, and although⁴

(60 Words a Minute)

I agree with it theoretically, I shall have to stipulate that, for political reasons, some changes be made before printing it.

The originality² you displayed was a source of gratification to me. I want to congratulate³ you particularly on the credibility of your talk. Cordially yours,⁴

(70 Words a Minute)

Dear Sir: Thank you for your order of a few days ago. We are sorry that we cannot send you¹ at the present time the desks you ordered in your letter.

They have been on the market during the past² year. They have been more and more in demand, and are now one of the best sell-

ers we have had for some³ time. We hope to have more on hand in a few months. Everything has been done to speed the work. For the⁴

(80 Words a Minute)

past few weeks the factory has been running day and night.

After reading your letter, we are not certain whether¹ or not you are aware of the fact that you can get this desk in any one of five different colors. As you² did not say which color you would like to have, we presume that you want us to ship desks of the same color as those³ that you purchased from us a number of years ago. If we are wrong in this, will you please let us know? Yours truly,⁴ (300)

i - re - s e
i - b - - - r a l - a
(i - s - s - o - b - s - o) - o

SECTION 3

ASSIGNMENT 11

Speed Builder 11

85. Dear Sir: Your order calling for the replacement of parts has come to our attention. We are sorry that we cannot¹ ship any parts to you. A policy of this corporation requires that all machines that need repairs must² be returned to this office.

We have found through experience that repairs to our machine cannot be made by the³ average electrical shop.

Wherever it has been necessary to insert new parts, purchasers have been⁴ extremely enthusiastic about the improvements, and we believe you would join with our other customers⁵ in declaring them entirely satisfactory.

A smile of delight follows every performance of our⁶ machine. You will henceforth tell your friends that your new automatic floor waxer is the best investment you have ever⁷ made. Your appreciation of its time-, labor-, and strength-saving qualities will grow

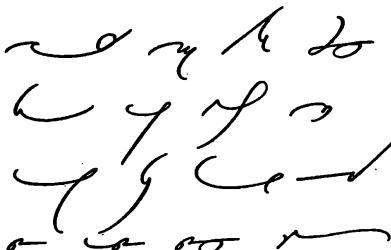
as it serves you faithfully⁸ and efficiently from year to year. Very truly yours, (171)

VOCABULARY ANALYSIS OF LETTER 85

Number of actual words.....	150
Deduct number of duplicates.....	47
—	—
Number of different words.....	103
Deduct number of high-frequency words	75
—	—
Number of words for special practice	28

Speed-Building Drills

86. *Drill on Paragraph 196.* In abbreviating many long words, write through the accented syllable:



87. *Drill on Paragraph 170.* The suffix *age* is expressed by *j*:

88. *Drill on Paragraph 209.* The word-beginning *electr-* is expressed by *el* disjoined:

89. *Drill on Paragraph 106.* The prefix *in* is expressed by *n* when followed by a consonant or another prefix:

90. *Drill on Paragraph 164.* Before straight lines, *s* in *ser* and *cer* may be written contrary to rule to express *r*:

91. *Drill on Paragraph 209.* The word-beginning *extr-, exter* is expressed by *es* disjoined:

92. *Drill on Paragraph 106.* The prefix *en* is expressed by *n* when followed by a consonant or another prefix:

93. *Drill on Paragraph 230.* The word-ending *-stic* is expressed by *st* disjoined:

94. *Drill on Paragraph 214.* The word-beginning *decl-* is expressed by *de* disjoined:

95. *Drill on Paragraph 116.* The diphthong *i* followed by *ly* is expressed by the double circle:

96. *Drill on Paragraph 230.* The word-ending *-tic* preceded by a vowel is expressed by a large circle, *tical* by a large loop, disjoined:

97. *Drill on Paragraph 227.* The word-ending *-cient* is expressed by *sh-t*:

98. Spelling-Improvement Drill:

occurred	previously
characteristic	European
freer	commodity
replacement	statistical
discerning	available
discuss	extractor
traveling	acknowledgment
concentration	possession
extraordinary	specializing
equipped	efficiently
installment	cumbersome
condenser	territory
privilege	pertaining

99. *Speed Pointer.* A stenographer should be able to carry from twenty to twenty-five words in his mind while taking dictation. Ascertain your present word-carrying ability, and if it is less than twenty words ask your dictator to dictate in clauses of ten or fifteen words at a time, gradually increasing the number until you have developed the ability to retain the desired number of words while in the act of writing others.

ASSIGNMENT 12

Brief-Form Speed Letters

100. Dear Sir: With reference to the matter about which we talked a week or two ago: I am sure that we shall be¹ able to make the desired arrangements for your agent. We have several experienced men in our employ² to whom we can turn this matter over with complete confidence that it will be handled as your agent wishes.³

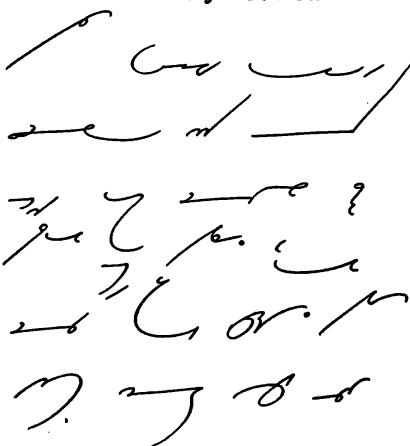
Yesterday Mr. Brown and I made some general suggestions in the hope that they may be of some assistance⁴ to you in perfecting your plans. We shall appreciate a reply from you as soon as you have had the⁵ opportunity of going over these suggestions and deciding what you think best to do. Yours truly,

101. Dear Sir: Will⁶ you please give special care to the filling of all orders received during the next week, whether the orders are large⁷ or small.

My attention has been called to your inquiry regarding the mailing of invoices a few days⁸ earlier in the month than is our custom at present. I am referring this suggestion to Mr. Burke for his⁹ consideration. I believe your plan can be accomplished without further expense to us, and I am personally¹⁰ in favor of it.

It will be necessary for you to give your personal attention to the new¹¹ stock forms enclosed in this letter. Your cooperation in this matter will be appreciated. Yours truly,¹² (240)

Speed Builder 12
Vocabulary Preview

A series of handwritten cursive script examples. It includes several 'C' and 'G' forms, some 'E's, and a 'T'. There are also 'W's, 'M's, and 'N's, along with various slanted and curved strokes.

102. Dear Mr. Campbell: Your letter of February 20, written to the general office of the corporation,¹ concerning a body rumble in several different makes of cars, has been forwarded to this branch² for reply.

If you will check all the makes of cars that are fitted with the closed type of bodies, we are sure that you³ will detect a rumbling noise at one or more speeds within the speed range of the car. This noise does not usually⁴ occur at the same speeds in different makes of cars. It may be highly pronounced in one car at a speed of⁵ 25 miles an hour, while some other make of car may show this characteristic rumbling at 30 miles an hour,⁶ or at higher speeds.

Automobile engineers have been working on this problem ever since the closed body displaced⁷ the open body. Any closed body will be free from this rumbling noise if all the windows are lowered, making⁸ the conditions similar to those of an open body.

We are quite sure you will find that the bodies of⁹ our cars are freer from these noises than any other make of body, because they contain a higher percentage¹⁰ of wood in proportion to the amount of sheet metal. Since the sheet

metal is the source of the noises to¹¹ which you object, it is reasonable to believe that the heavier and more solid the wood framework is on¹² which the sheet metal is mounted, the less tendency there may be for the rumble to occur.

In our cars, the¹³ engine is insulated from the frame by a rubber mounting, and the body is also insulated from the¹⁴ frame by rubber shims. These shims produce smoothness and quietness in the operation of the car.

We have tried to¹⁵ explain to you in detail the construction as it now exists, but if there are further questions that you would like¹⁶ to ask us, we shall be glad to answer them. Yours very truly,

103. Gentlemen: The day when coal dealers can sit back¹⁷ and wait for the rush of telephone orders is gone.

Today, customers are influenced by the efforts of the¹⁸ discerning dealer who has been enthusiastic enough to "presell" them on his coal and on his service.

But¹⁹ merely mailing printed forms or circulars that advertise your coal and your service will not get your share of²⁰ business. You must also have a definite plan.

Our advertising service department is prepared to submit to²¹

you, without any obligation on your part, some outstanding and systematic ideas on increasing²² your business. We shall gladly discuss these ideas with you at your convenience. Yours very truly,
(458)

104. *Speed Pointer.* A stroke made with confidence is more easily read than one made with doubt. A stroke written quickly is more easily read than one written slowly. When you take dictation, therefore, write confidently and quickly. Do not for a moment doubt your ability to write a readable outline for every word that will be dictated to you.

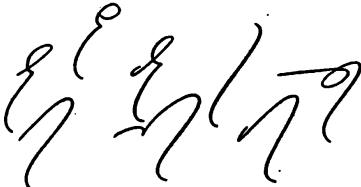
ASSIGNMENT 13

Building Phrasing Skill

105. *Drill on Paragraph 224.*



106. *Drill on Paragraph 43.*



107. Drill on Paragraph 220.

108. Drill on Paragraph 171.

109. Drill on Paragraph 224.

110. Drill on Paragraph 157.

111. Drill on Paragraph 189.

112. *Speed Pointer.* Keep on writing! "He who hesitates is lost." Do not stop to consider the correctness of the form of a word when taking dictation; get it down somehow. Before or after dictation, take all the time necessary to master correct outlines and to increase your vocabulary, but when the dictator starts, write and keep on writing!

Speed Builder 13

113.

114.

ASSIGNMENT 14

Brief-Form Speed Letters

116. Dear Sir: We wish to start a man selling our goods in each county of this state. We are confident that you can give¹ us the names of various individuals who would answer our purpose for this work.

It is difficult at² this time to say just how much these men will earn. That will depend on their previous experience and the returns³ to our organization. I can definitely say, however, that we will guarantee them good salaries.⁴

Will you please report to me at once the names of any persons you believe suited for the position. I am⁵ enclosing a stamped, addressed envelope. Very truly yours,

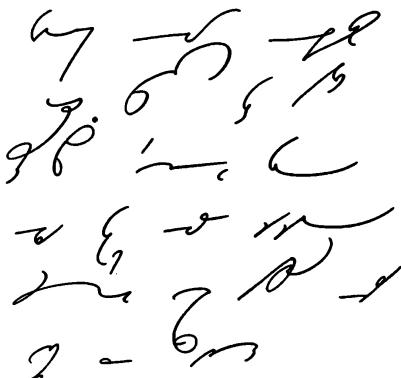
117. Dear Sir: I should like to know within the next day or⁶ two what you think would be a satisfactory price for us to ask for our stock and furniture. We plan to move⁷ during the present month and desire to change our merchandise completely. In other words, we wish to sell our present⁸ stock and purchase a new line. We hope to have all the necessary details finished soon.

If you can give us⁹ this information, we shall appreciate it. We do

not believe it advisable to keep any of the¹⁰ furniture in storage. If you want any information from us about this matter, call at our office¹¹ tomorrow and ask for Mr. Smith. He will be glad to help you in any way he can. Yours very sincerely, (240)

Speed Builder 14

Vocabulary Preview



118. Dear Mr. Cameron: This year draws near its close; and by this letter—since a more personal greeting is not¹ always possible—we wish to express our appreciation of your patronage, and to extend our good wishes² for the year to come.

Now, too, is the time to hand you your new card, renewing our pledge to give you interested,³ efficient hotel service through a well-

trained organization; to keep modern our merchandise and equipment;⁴ and to maintain fair, published rates.

We wish this card to be a real convenience to you. Whenever you are thinking⁵ about reservations in any one of our cities, arrangements for luncheons, or any other hotel⁶ service, this card will help you. Try it.

It will identify you when charging your account at any Statler Hotel,⁷ including, of course, the Hotel Pennsylvania, New York. Just show it to the cashier. Should you wish to cash a⁸ check, call attention to its possession.

As Manager of the Hotel Statler, Boston, I am especially⁹ desirous of knowing that you are always well and happily cared for; and if there are any shortcomings in¹⁰ the service of any one of our seven hotels, let me know promptly. When you are here, remember our open-¹¹door policy and call on me. Cordially yours,

119. Gentlemen: Attached to this letter is a list showing the¹² cities and towns in your territory for which you have previously sent us sales figures.

Please insert the¹³ February sales as soon as possible and return the list to us. Before you do so,

however, please add¹⁴ any other towns in your territory having a population of 1,000 or more, whether or not you¹⁵ have had sales in these towns since January 1.

We notice with considerable pleasure last month's increase in¹⁶ the northern section of your territory. You have a live sales organization covering that particular¹⁷ group of towns.

We are now working on a sales statistical report blank, which will combine several of the¹⁸ sales reports that are now in use in the branch offices. This new form will be ready in about two weeks. It is¹⁹ designed to make the preparation of these statistical reports less difficult.

Thank you for your prompt attention²⁰ in regard to the February figures. Very truly yours, (412)

120. *Speed Pointer.* Each week throughout your course copy some of the shorthand plates in the monthly *Gregg Writer*. When you copy the beautifully written notes of the expert writer your eye, your hand, and your memory are simultaneously trained. You imitate the artistic and accurate characters you copy. This plan is a great time-saver in developing speed. Let your power of imitation help you.

ASSIGNMENT 15

Brief-Form Speed Letters

121. Gentlemen: In answer to your inquiry we suggest that you appoint a responsible individual¹ who is thoroughly acquainted with the railway situation to handle complaints and other communications² that are received from these organizations. It is probable that Dr. Green, because of his general³ experience with matters of this kind, will be able to help you with this problem. In our opinion, he is⁴ the outstanding authority in the world today on this particular subject. We trust that this suggestion⁵ will be followed by your company. Yours truly,

122. Dear Mr. Strong: We are indeed happy to start the installation⁶ work on the display recently purchased from you. The comments from those dealers who have used this display up to⁷ date have been highly complimentary, and we feel that it should prove very successful in increasing our business⁸ at the point of sale.

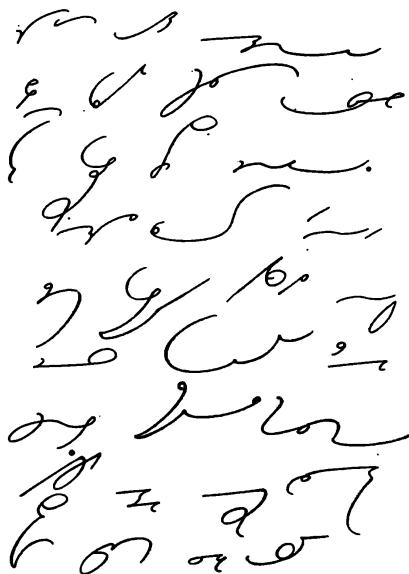
We appreciate very much the interest that you took in assisting us in the⁹ building of this display and feel that you should share with us in the compliments we are receiving on it, inasmuch¹⁰ as so many

of the basic ideas in its construction were contributed by you.

When the display¹¹ is ready, we shall write you and hope you will be able to inspect it personally. Very sincerely yours,¹² (240)

Speed Builder 15

Vocabulary Preview



123. Pen or Pencil?*

The question whether the pen or the pencil should be preferred for stenographic writing must, naturally, be¹ of great interest to every shorthand student.

*Adapted from "The Factors of Short-hand Speed," by David Wolfe Brown.

Eight reasons may be stated which should induce every young² writer to educate himself from the very beginning of his practice to do his stenographic writing³ with the pen, whenever circumstances will allow him to do so:

1. Less muscular exertion is required⁴ in using the pen. Hence the pen writer works for long periods with less fatigue than the pencil writer.

2. The⁵ pen permits and promotes a lightness of touch that is out of the question with the pencil. This lightness of touch⁶ contributes largely to speed.

3. Pen notes are better adapted for preservation than pencil notes, which tend to blur⁷ with even ordinary handling. Notes that are to be filed away as a record should not be written with a⁸ pencil.

4. Pen notes are more legible than pencil notes, especially when they must be read at night. The young⁹ stenographer, looking forward to coming years, should preserve his sight carefully as a part of his business equipment,¹⁰ and should realize that he cannot afford to abuse the only pair of eyes he will ever have.

5. Neater¹¹ notes can be made with the pen than with the pencil, as the latter tends to encourage a

habit of scrawling.¹² The scrawling writer is nearly always a pencil writer. Some of the neatest writers in our profession use¹³ the pen constantly.

6. Pencil notes can seldom be transcribed (as pen notes constantly are) by other persons¹⁴ than the writer. Such transcription by assistants is an immense advantage to many a hard-working reporter¹⁵ and executive.

7. The general opinion of almost every reporter whose early habits¹⁶ have not prevented him from giving the pen a fair trial is decidedly in favor of the pen. All¹⁷ the official reporting of the United States Senate for forty years has been done with the pen.

8. The¹⁸ pencil point is liable to break at a most critical moment.

Charles Swem has this to say about the selection¹⁹ of a pen:

"It is impossible for the pen maker to make a pen possessing both an extreme fineness of²⁰ line and smoothness of point. In the very nature of things, a fine point is bound to dig into the paper and scratch,²¹ especially under pressure; and, by the same token, a blunter point, making a heavier line, will glide²² smoothly over the paper without digging into it. The ideal shorthand point is some-

where between these extremes.

"The²³ shorthand reporter, who requires the most of a pen, chooses a point that the average stenographer would²⁴ consider blunt. From experience he knows that, while he is sacrificing the finer line, the blunter point gives him²⁵ greater speed and ease of operation. In purchasing a pen he spends most of his care upon seeing that he²⁶ gets one with a free flow. He knows that, whatever point he chooses, the very process of 'breaking it in,' to which²⁷ he will subject it, will eventually broaden it till it makes a smooth, frictionless line.

"Most pen dissatisfaction²⁸ is caused by the insistence upon both a very fine line and a smooth point. Both are impossible in²⁹ the same pen. There is a happy compromise between the two, with the emphasis always to be placed upon the³⁰ smooth, easy contact rather than the fine, scratchy line." (609)

124. Speed Pointer. An increase in your shorthand speed will depend a great deal on how strong your desire is to write faster. If you really want to earn the attractive rewards that come to the efficient and speedy shorthand writer, you will find the building of speed a fascinating undertaking. It will

be no chore for you to practice and repractice your assignments with the persistence and the patience of the true artist striving always for perfection.

TRANSCRIPTION STUDY 1

It need hardly be pointed out that transcribing speed depends upon shorthand-reading speed and typing speed plus, of course, an adequate knowledge of English. Shorthand-reading speed comes from a constant reading of shorthand notes—both your own notes and those of the expert writer.

In addition, therefore, to reading your own notes, you will find that you will be amply repaid by devoting a little extra time to the reading of the transcription studies that are given throughout the text. You should also read every one of the plates in the monthly *Gregg Writer*, containing up-to-date letters, informative articles on business and science, and illustrated stories.

Read each plate until you can read it fluently and with an understanding of its content. Each plate should also be transcribed at your highest typing speed as soon as you can read it fluently.

Doing More Than You Can

—Waldo Pondray Warren.

SECTION 4

ASSIGNMENT 16

Speed Builder 16

125. Dear Sir: In response to your inquiry, J. L. Byrd is the owner of the property described as Lot 11,¹ Block 2, Highland Park Addition, Tulsa County, Oklahoma.

Mr. Byrd agrees to construct a² two-story addition to the apartment house on this lot, using brick and hollow tile and finishing the inside with³ hard plaster, according to the plans and specifications.

The interior of the present⁴ building will be remodeled to conform with the new addition. It is understood that the building, when completed, is to be⁵ used as a hospital and clinic.

The addition will provide for eight rooms, four on each floor, approximately⁶ 12 by 14 feet each, and four reception rooms, two on each floor. All floors are to be laid in oak except the⁷ operating room, which is to have tile floor and base and also sufficient window surface to furnish necessary⁸ light. All hall

floors are to have battleship tile, with walls of rough plaster.

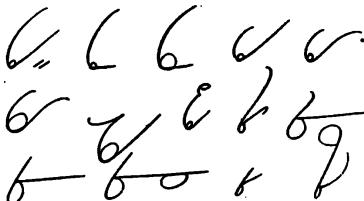
I shall be glad to assist you in any⁹ way I can in this matter.
Yours very truly, (189)

VOCABULARY ANALYSIS OF LETTER 125

Number of actual words.....	177
Deduct number of duplicates.....	67
Number of different words.....	110
Deduct number of high-frequency words	91
Number of words for special practice	19

Speed-Building Drills

126. *Drill on Paragraph 161.* Between downward characters and forward straight strokes (*t*, *d*, *n*, *m*) the left-motion circle is used to express *r*:



127. *Drill on Paragraph 227.* The word-ending *-scribe* is expressed by *s-k-r*; *-scription* by *s-k-r-sh*:

128. *Drill on Paragraph 80.* The prefix *coun* is expressed by *k*:

129. *Drill on Paragraph 209.* The word-beginning *constr-* is expressed by *k-s* disjoined:

130. *Drill on Paragraph 230.* The word-ending *-fication* is expressed by *f* disjoined:

131. *Drill on Paragraph 209.* The word-beginning *inter* is expressed by *n* disjoined:

132. *Drill on Paragraph 147.* The vowel is retained in *re* when it precedes the forward characters:

133. *Drill on Paragraph 127.* The syllable *pro* is expressed by *pr*:

134. *Drill on Paragraph 193.* In some common words the form stops with a diphthong or a strongly accented vowel:

135. *Drill on Paragraph 170.* The prefix *fur* is expressed by *f*:

f f z lo lo l

136. *Spelling-Improvement Drill:*

inquiry	numerous
addition	liable
specifications	remittance
remodeled	adjustment
clinic	courteous
approximately	separated
sufficient	specialty
necessary	layouts
similar	relieved
desirous	facilities
current	circular

137. *Speed Pointer.* The faster you can enlarge your shorthand vocabulary the more quickly your speed will increase. An easy way to enrich your vocabulary is to learn the outlines for the derivatives, if any, at the time you learn the root form. For example, when learning the outline for the word *near*, practice the outlines for the six derivatives—*nearer*, *nearly*, *nearest*, *neared*, *nearing*, and *nearness*.

This plan enables you to repeat the shorthand form for the word *near* six times, yet each time you repeat this outline you are also learning a new word. This kind of repetition builds speed quickly.

ASSIGNMENT 17
Brief-Form Speed Letters

138. Gentlemen: This month our newspaper will publish a series of articles on the strong banking houses throughout¹ the country. We hope that these articles will acquaint the public with the progress that has been made by the financial² institutions of our own state and their great influence in other states.

If we receive sufficient proof that³ our readers are really interested in this kind of information, we shall bring additional reports⁴ of a similar nature to their attention.

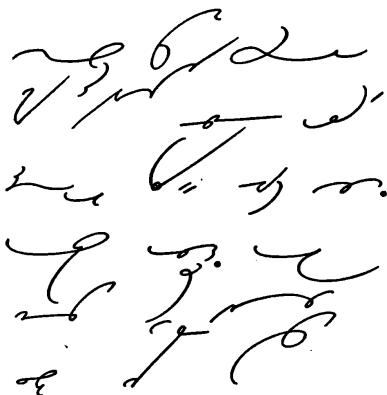
We sent you and other special friends an advance proof of these⁵ articles through the mail. To date we have not heard from you, and we are wondering if you received your set of proof. We are⁶ especially desirous of having your own personal opinion of the articles and feel that you should⁷ take advantage of this opportunity to give us the benefit of your broad experience in improving⁸ our financial condition. We shall appreciate an early reply to this letter. Very truly yours,⁹

139. Dear Sir: Enclosed you will find a statement of account covering the past two months. We re-

gret very much that we¹⁰ must again remind you that the items on this statement are once more overdue. We shall appreciate it¹¹ if you will attend to this immediately and send us your check for the full amount outstanding. Yours truly,¹² (240)

Speed Builder 17

Vocabulary Preview



140. Gentlemen: In the current edition of the Blue Book, your company is listed in the Address Section and¹ under such classifications as are indicated on the enclosed sheet.

Do you still manufacture the farm² products shown? If not, please strike off any discontinued items and add all such products as will make this a complete³ list of your manufactures. After doing

this, please return the list to us promptly.

We are now revising the⁴ data for our next edition. Your failure to furnish us at this time up-to-date information about your⁵ products may result in the loss to you of numerous inquiries and accounts from among the several⁶ thousand subscribers of the Blue Book, who constantly refer to it for sources of supply.

As this service is⁷ being rendered at great cost to us and without charge to you, will you please give our request your immediate attention.⁸

If we do not hear from you within a week, we shall assume that you are not at present in production or⁹ are not interested in having your company listed in the Blue Book. Very truly yours,

141. Dear Sir: I am¹⁰ returning to you our statement for \$2 for connecting your range at 403 Burdett Avenue,¹¹ on January 10.

This account has been brought to my attention, together with your notification that¹² you do not feel liable for the \$2 charge, as you did not order the work done.

Our service man reports¹³ that when he was at your home he was requested by someone in your house to connect the range. His

report is¹⁴ written across the face of the statement, which I am returning to you, and I am sure that after reconsidering¹⁵ the matter you will decide to forward us your remittance and thus close this account. Yours very truly,

142. Dear¹⁶ Mr. Tweed: You will recall that we had some correspondence with you last fall about photographs of our Country¹⁷ Club Golf Course. We are wondering if you could arrange to take two or three pictures now.

We are particularly¹⁸ interested in the fairways and in general views of the course.

Our suggestion is that you notify¹⁹ Mr. Zane at the club when you are ready to take the photographs. He will no doubt have some ideas as to which²⁰ parts of the course will make the most desirable pictures. Yours cordially,
(413)

143. *Speed Pointer.* What do you do with your notes after you have taken dictation? Do you rewrite any of them to improve their proportion, slant, and size? Do you transcribe them? Do you place a circle around those outlines that are incorrectly written, or around the words that you should have phrased, or around

the new words that need extra practice, to make them old-time acquaintances?

Your answer to each of these important questions should be "Yes."

Many speed secrets lie hidden among the shorthand notes that you take from dictation. If, without any urging on the part of your teacher, you yourself will examine your notes critically each day, you will find these speed secrets, and your speed building will go forward rapidly.

ASSIGNMENT 18

Building Phrasing Skill

144. *Drill on Paragraph 218.*

A row of five handwritten shorthand symbols, likely representing specific words or sounds, used as a drill for paragraph 218.

145. *Drill on Paragraph 189.*

A row of five handwritten shorthand symbols, likely representing specific words or sounds, used as a drill for paragraph 189.

146. *Drill on Paragraph 189.*

A row of five handwritten shorthand symbols, likely representing specific words or sounds, used as a drill for paragraph 189.

147. Drill on Paragraph 223.

✓ / ✓ / ✓ /
✓ / ✓ / ✓ / ✓ /

150. Drill on Paragraphs 24 and

44.

✓ / ✓ / ✓ / ✓ /
✓ / ✓ / ✓ / ✓ /
✓ / ✓ / ✓ / ✓ /

148. Drill on Paragraph 242.

✓ / ✓ / ✓ / ✓ /
✓ / ✓ / ✓ / ✓ /
✓ / ✓ / ✓ / ✓ /

151. Drill on Paragraph 31.

✓ / ✓ / ✓ / ✓ /
✓ / ✓ / ✓ / ✓ /
✓ / ✓ / ✓ / ✓ /

149. Drill on Paragraph 204.

✓ / ✓ / ✓ / ✓ /
✓ / ✓ / ✓ / ✓ /

152. Speed Pointer. Half-learned phrases, like half-learned brief forms, are more a hindrance than a help. If a phrase is worth learning at all, it is worth learning well.

Speed Builder 18

153. ✓ / ✓ / ✓ / ✓ /
✓ / ✓ / ✓ / ✓ /
✓ / ✓ / ✓ / ✓ /
✓ / ✓ / ✓ / ✓ /

154. *6 1, 7 2, 8 3, 9 4, 10 5, 11 6, 12 7, 13 8, 14 9, 15 10, 16 11, 17 12, 18 13, 19 14, 20 15, 21 16, 22 17, 23 18, 24 19, 25 20, 26 21, 27 22, 28 23, 29 24, 30 25, 31 26, 32 27, 33 28, 34 29, 35 30, 36 31, 37 32, 38 33, 39 34, 40 35, 41 36, 42 37, 43 38, 44 39, 45 40, 46 41, 47 42, 48 43, 49 44, 50 45, 51 46, 52 47, 53 48, 54 49, 55 50, 56 51, 57 52, 58 53, 59 54, 60 55, 61 56, 62 57, 63 58, 64 59, 65 60, 66 61, 67 62, 68 63, 69 64, 70 65, 71 66, 72 67, 73 68, 74 69, 75 70, 76 71, 77 72, 78 73, 79 74, 80 75, 81 76, 82 77, 83 78, 84 79, 85 80, 86 81, 87 82, 88 83, 89 84, 90 85, 91 86, 92 87, 93 88, 94 89, 95 90, 96 91, 97 92, 98 93, 99 94, 100 95, 101 96, 102 97, 103 98, 104 99, 105 100, 106 101, 107 102, 108 103, 109 104, 110 105, 111 106, 112 107, 113 108, 114 109, 115 110, 116 111, 117 112, 118 113, 119 114, 120 115, 121 116, 122 117, 123 118, 124 119, 125 120, 126 121, 127 122, 128 123, 129 124, 130 125, 131 126, 132 127, 133 128, 134 129, 135 130, 136 131, 137 132, 138 133, 139 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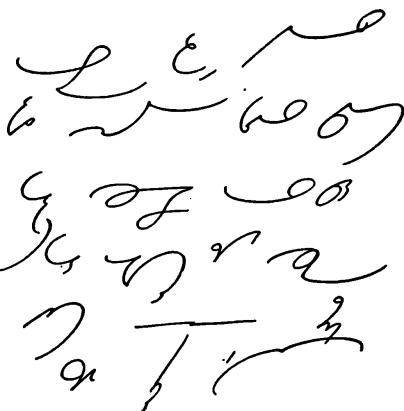
ASSIGNMENT 19**Brief-Form Speed Letters**

156. Dear Mr. Daly: We are writing you regarding the small difference that you say exists between our books and¹ yours with regard to your last purchase. In your letter of September 10 you state that your balance should be² \$42.62, while our statement reads \$48.62. We have checked the figures³ again and cannot find this difference of \$6, so must ask you to help us out by sending us a copy⁴ of your last order. We shall then compare it carefully with the one we have on file and doubtless shall be able⁵ to locate the error without further trouble. Very truly yours,

157. Dear Mr. Daly: Thank you for sending us⁶ the information we requested in our letter of September 16. We have found the \$6 item⁷ that caused all the trouble and have made the proper adjustment in our books. We are enclosing a corrected⁸ statement. We regret having made this error and appreciate your courteous cooperation in helping us⁹ straighten out the matter. Yours very truly, .

158. Gentlemen: We sent you a few days ago a copy of a¹⁰ circular explaining in detail the service that we are prepared to render schools in connection with annual¹¹ short-

hand contests. Will you please see that this circular is put in the hands of the proper committee. Yours truly,¹² (240)

Speed Builder 19**Vocabulary Preview**

159. Gentlemen: Paper and ink are two lifeless articles as they lie separated on the printer's shelves. But bring¹ them together through the medium of the printing press and you can touch the minds and emotions of millions of² human beings. You can delight the eye with any or all the colors of the rainbow; or portray the blackness³ of night touched with countless stars. Your business message can be clothed in the most attractive garb of the season—one that⁴ is bright and interesting as well as constructive.

This is our specialty. We know how to bring paper and ink⁵ together through the expert use of attractive type faces and illustrations that give your sales message such a⁶ form that it will compel attention, arouse interest, and create desire in the minds of your prospective⁷ customers.

Our direct-mail advertising service is complete. We outline the plans of your campaign, furnish you with⁸ suggested layouts, and, if you wish, we shall write the copy for your various mailing pieces. A sample of⁹ our color-process work appears on the enclosed circular.

Everything will be handled and produced by us¹⁰ complete. Each message will be ready for your mailing department to place in the mail. You will have our whole-hearted¹¹ cooperation from start to finish, and will be relieved of the major part of the time and effort required¹² in planning the campaign.

Many firms are recognizing more and more every day the value of such a¹³ service to them, and they have come to depend on our special knowledge and skill in producing for them the kind of¹⁴ printed advertising that is exactly suited to their needs. We suggest that you talk this matter over with us¹⁵ at your convenience. Upon

your request one of our representatives will call and supply you with further¹⁶ details. Very truly yours,

160. Dear Madam: A short time ago you asked for an extension of time on your account, and¹⁷ this request was granted. Our company does not object to an occasional extension; provided the terms¹⁸ of the arrangement are carried out.

It seems unfair to this company, however, for you to make it¹⁹ necessary for us to call your promise to your attention. It is just as important for you to keep your contract²⁰ with us as it is for us to keep our contract with you.

We shall expect you to call at this office by Monday,²¹ April 24, and pay your account in full. Yours very truly, (432)

161. *Speed Pointer.* If you would be a speedy writer, then first become an artistic writer. Are you a member of the Order of Gregg Artists? This is the first objective of the artistic writer. The second objective is to win the Certificate of Superior Merit. The holder of this certificate is truly a shorthand artist of the highest order. You cannot build speed more surely than upon a foundation of artistry.

ASSIGNMENT 20

Brief-Form Speed Letters

162. Gentlemen: We cannot deliver your shipment of goods this week as we had promised you. The goods will reach you¹ about ten days late because of a serious fire, which forced us to close down our factory for a few days. We² immediately arranged for another firm to send you the goods you had ordered from us, and that firm wired us that³ we could count on receiving the entire order by October 4.

We regret this delay, but it was through no⁴ fault of ours, and we are now in a position to serve you again. In fact, our facilities are considerably⁵ enlarged, as the enclosed circular will show, and we want you and your friends to make full use of these new⁶ facilities. Cordially yours,

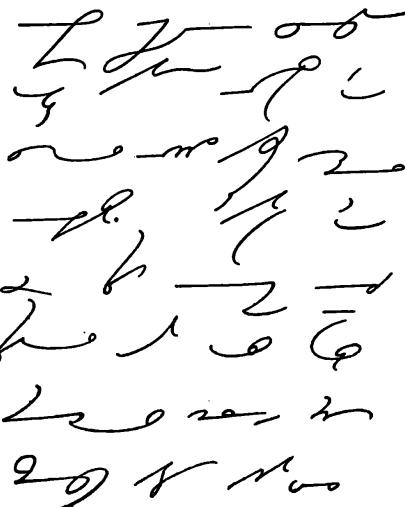
163. Dear Mr. Carter: The general office has notified me that you have not paid⁷ your insurance premium, which was due August 10. As the thirty-one days of grace have already passed, I⁸ am writing you this personally in the hope that you will make arrangements at once to put this insurance in force⁹ again. Simply sign the enclosed application blank and attach your check for \$42.20.

A¹⁰ new kind of accident policy

has been issued recently by our company, and I think it is just what¹¹ you have been looking for. I will run in some evening this week and show the policy to you. Very truly yours,¹² (240)

Speed Builder 20

Vocabulary Preview



164. Advertising

Power, magic, enchantment—to the amateur no word seems strong enough to describe the undeniable¹ accomplishments of advertising. But from a professional viewpoint, advertising merits somewhat more sober² terms. As a matter of fact, the making of successful advertising is a difficult business, requiring³ both skill and experience.

It is true that advertising will speed up sales and secure a larger volume in⁴ a shorter time for a manufacturer with foresight, courage, and financial resources to carry definite⁵ business policies to completion.

But no amount of advertising will sell a product that cannot be⁶ sold without advertising.

It is certain that advertising can and does create valuable good will for⁷ a brand or a trade-mark. Witness the actual money value of any well-advertised name.

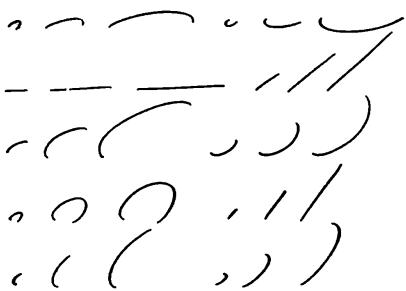
But it is⁸ equally certain that back of that name there must be honesty, fair dealing, and full value for the price asked.⁹ Advertising an unworthy product simply means that a larger number of people will presently discover its¹⁰ disadvantages. Advertising pays its way, often many times over. It will permit lower prices through¹¹ increased volume. It can reduce selling costs. It can lessen the time in which a product moves from factory to¹² consumer.

But advertising that does not consider the problems of the jobber, the retailer, and the¹³ salesman often loses more than it gains. Advertising must contain the principles of sound merchandising to be¹⁴ successful.

Advertising points out the merits of a product and impresses the buyer with its¹⁵ desirability. But advertising cannot create a single point of superiority in a product, nor¹⁶ add a single virtue to its manufacturer.

Advertising is accepted as a necessary part¹⁷ of modern business promotion. It has won a place for itself in virtually every industry.¹⁸ Rightly directed and prepared, advertising has proved that it can return a profit to the advertiser. But¹⁹ advertising always should be considered as a business enterprise, and not as a magic formula for²⁰ unearned success. (403)—N. W. Ayer & Son, Inc.

165. *Speed Pointer.* Practice the following interesting drill on ten proportion "trios." Many students, when trying to read their notes written at high speed, find these trios have become "triplets"! The only difference between the members of each trio is a difference in length, and if this distinguishing feature disappears, the student must depend upon the context to help him out. A little extra attention given to these trios will materially increase your control over their relative lengths.

166. *Drill on Proportion Trios.*SPEED-PROGRESSION
TEST 2
Working for Yourself

(40 Words a Minute)
It is always a helpful thought for an employee to¹ go about his work, not with the thought that he is working² solely for his employer, but that he is really³ working for himself.

"I always tell an employee," said⁴ (50 Words a Minute) a merchant, "that he is working for himself just as much as if his¹ name were over the door. We furnish him capital, space to work in, and² give him the benefit of our systems of handling merchandise and³ all that, but what he does is in a sense his own business. If he sells goods,⁴

(60 Words a Minute)
or packs them for shipment, or makes out bills, whatever he does contributes toward a¹ portion of the net receipts of the store. He is entitled to what he actually² earns, minus what he pays for rent, capital, and other accessories. If he³ does well, his business will grow and he will get the benefit of it. And if he does⁴

(70 Words a Minute)
not do well, he will make a failure of his business—just as if he were closed up by his creditors.¹ We can't give him room if he won't pay his rent, or pay interest on the capital we lend him,² and so he has to go out of business. In many ways he is virtually in business for³ himself, and will stand or fall on his own efforts."

Ability is capital. A good way to get⁴

(80 Words a Minute)
a proper view of a salary is to compare it with the interest on money invested. If the¹ average conservative investment be at 5 per cent, then a man whose personal efforts warrant a salary² of \$1,500 a year has the same income he would have if he had \$30,000³ invested. If he gets an increase of \$500 a year, he has increased his capital one-third.⁴ (300)—Waldo Pondray Warren.

SECTION 5

ASSIGNMENT 21

Speed Builder 21

167. Gentlemen: Our representative, Mr. Wood, who has just returned from your city, tells us that you might become¹ interested in using our patented cups as a medium for selling grease to some of your² larger industrial accounts.

The cups are proving satisfactory wherever they are being used, and we do not³ hesitate to recommend them for your trade.

A complete adjustment is made through the stem, eliminating the⁴ changing of springs. We do have a very heavy and also a very light spring, however, which can be changed where⁵ extreme cases are encountered.

The design of this cup has now been made conical at its base, reducing the⁶ possibility of there being any residue left from the use of a heavy grease, or the possibility⁷ of the grease becoming caked.

We have placed a hollow bronze shaft through the intake hole in the cup in such a manner⁸ that, as

the grease is applied, there will be a certain amount of oscillating motion, which will help to⁹ clarify the cup immediately after each filling.

We are expressing a box of samples to you, and are¹⁰ sure you will find them most acceptable. Please note that these cups are made of a metal that has twice the strength of¹¹ tensile steel, making the stem very strong, with almost no chance of its breaking from vibration.

Some literature and¹² our price list are enclosed, as you requested of Mr. Wood. We shall await your decision with much interest.¹³
Very truly yours, (264)

VOCABULARY ANALYSIS OF LETTER 167	
Number of actual words.....	249
Deduct number of duplicates.....	99
Number of different words.....	150
Deduct number of high-frequency words	126
Number of words for special practice	24

Speed-Building Drills

168. *Drill on Paragraph 105.* Ng is expressed by *n* written at a slightly downward slant:

resonance

169. *Drill on Paragraph 201.*
Many compound words are formed by the joining of brief forms:

N D g L g

170. *Drill on Paragraph 212.*
Many useful forms are obtained by joining simple prefixes to the disjoined word-beginsnings:

N D g L g
un re in dis

171. *Drill on Paragraph 127.*
The suffix *ple* is expressed by *p* in the following words:

-ple -ple -ple

172. *Drill on Paragraph 127.*
The suffix *ble* is expressed by *b*:

-ble -ble -ble

173. *Drill on Paragraph 99.* In the body of a word *w* is expressed by a dash placed beneath the vowel following:

w o - d e r

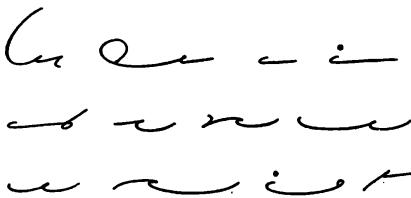
174. *Drill on Paragraph 246.*
From the outline for *literature*, the following analogous outlines are formed:

l i t e r a t u r e
l i t e r a t u r e

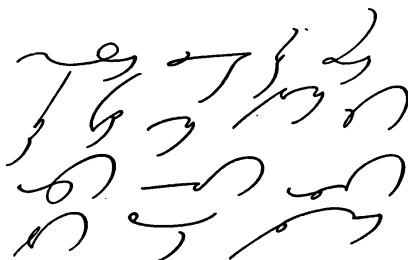
175. *Drill on Paragraph 230.*
The word-ending *-bility* is expressed by *b* disjoined:

b i l i t y b i l i t y

176. *Drill on Paragraph 67.* The slant of the *o*-hook is modified slightly before *n*, *m*, *r*, and *l*, except when preceded by a down-stroke:



177. *Drill on Paragraph 170.*
The suffix *ify* is expressed by *f*:



178. Spelling-Improvement Drill:

satisfactory	initial
proving	irregularities
changing	amicable
encountered	attitude
conical	received
residue	lose
oscillating	uncertainties
clarify	uninsurable
immediately	possibilities
acceptable	basis
tensile	meager
literature	fallacy

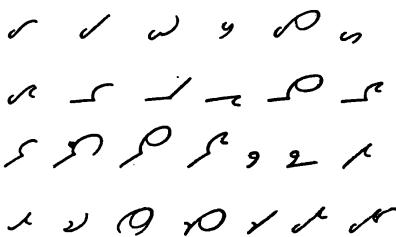
179. *Speed Pointer.* Be continuously on guard to see that none of your writing effort is wasted. A great deal of time and effort can be wasted in writing the little strokes longer than necessary. The

strokes for the *s*, the *th*, and the *t* are very small, mere ticks that usually become merged with the writing motions of the preceding or following stroke.

The writing of the ordinary check mark gives a most apt illustration of the writing of two strokes as if they were but one. When you write a check mark, you do not consciously write first a downstroke and then an upstroke. You really give no thought to the two strokes composing the check mark. You simply make the mark automatically.

When you join the little strokes for the *s*, the *th*, and the *t* to other strokes, you should not think of them as separate strokes. Practice the following words and phrases with the sole objective of reducing the time and effort you have heretofore given to the joining of these very frequently used little strokes:

180. Drill on Small Phrases.



181. Drill on Initial s Joinings.

15-2-16
82908011

182. Drill on Final s Joinings.

the more
is more
more

ASSIGNMENT 22

Brief-Form Speed Letters

183. Dear Sir: I cannot believe that there is another city in the world that is offering the great number of¹ advantages that our own city is now putting before its people. If you do not love this progressive town² of ours, it is because you do not know its true character.

Please do not believe that there is anything personal³ in these remarks, but the local Chamber of Commerce is trying to determine why this city, whose people⁴ have the true spirit of loyalty, failed to "go across" in our last Community Chest drive. We think it strange, as⁵ most of our citizens do, that,

after the effort that was put forth in this campaign, the goal was not reached.

Won't you⁶ please study the situation and report your opinion to us. Either write or call. Very sincerely yours.⁷

184. Gentlemen: Will you please have your representative state a definite time when he will call. For several days⁸ I have desired to see him and call his attention to the draft about which we have had so much correspondence,⁹ but it seems impossible for us to arrange a set time.

Except for this draft and one or two other small¹⁰ matters, there is little to do before the deal can be completed. If your agent could arrange to see me tomorrow¹¹ night, we could close the deal the next morning and have the papers ready for you to sign. Very sincerely yours. (240).

Speed Builder 22

Vocabulary Preview

now ∞ } is
of ∞
or ∞

D / S C O G
S C C Z E
W R T C C
V D Z W A Y
W G T M M
D N E 168

185. Gentlemen: Recently, Mr. Evans of your firm asked for our opinion of Relay trucks. It is a pleasure,¹ after many months of operation, to write of our experience with your Relay equipment.

Since last spring² we have compared the Relay truck with other well-known trucks that we used under our shovels. After our daily³ observations of the superior traction and power of the Relay, we definitely decided to purchase it⁴ notwithstanding its higher initial cost.

We have found that on days when it began to rain or snow, and we⁵ were compelled to send other trucks home, we could continue to operate with our Relays, because of their increased⁶ traction.

The Relay has decreased the cost

of maintenance and lowered the gas consumption.

For some time prior to⁷ our purchase of these trucks we had considered the Relay axle to be a sound and simple unit. We feel that⁸ this new type of axle is one of the outstanding improvements of the Relay truck. Very truly yours,

186. Dear Sir:⁹ Mr. C. R. Morrison has consulted me with reference to a note for \$700 that you¹⁰ owe him for money advanced you for the payment of a loan on an automobile. He stated that at the time¹¹ he lent you this money you agreed to pay \$100 monthly toward the reduction of the debt.¹²

Mr. Morrison has told me about the trouble he has had in connection with this automobile and the¹³ money lent you for its purchase. He has placed the matter in my hands for whatever legal action may be¹⁴ necessary to protect his interest.

While my client feels that legal action should be taken immediately¹⁵ in this matter, he is willing to make an amicable settlement of the difficulty with you if this¹⁶ can be done at once. Will you please call at my office, therefore, so that I may know your attitude concerning an¹⁷ immediate settlement. Very truly yours,

187. Dear Miss MacKean: This is an important message to you. Doubtless,¹⁸ the actual need of protection is just as urgent today as when you secured your policy. The premium¹⁹ has not been received, and yet we do not think it is your desire to lose the protection it affords, for life²⁰ insurance takes away some of life's uncertainties.

Whatever your reason has been for allowing your policy²¹ to lapse, we should be glad to hear from you and make reply to any inquiries, and give what assistance we²² can in connection with reinstating your policy.

Just write on the other side of this letter and tell us²³ how we can help keep your insurance in force so that proper protection will not stop. But do not put it off,²⁴ tomorrow you may be uninsurable. Yours very truly, (491)

188. *Speed Pointer.* Pausing and pondering upon hard words while the dictation is accommodatingly retarded or suspended will never teach one how to write hard words when the speaking goes right on. In writing from dictation, therefore, it should be an invariable rule never to allow one's self to pause when a difficult or doubtful word or phrase is encountered.

ASSIGNMENT 23

Building Phrasing Skill

189. *Drill on Paragraph 189.*

190. *Drill on Paragraph 224.*

191. *Drill on Paragraph 189.*

192. *Drill on Paragraph 108.*

193. *Drill on Paragraph 243.*

194. Drill on Paragraph 235.

195. Drill on Paragraph 62.

196. Speed Pointer. Shorthand speed is not an extraordinary thing

to expect of the normal student, but it is a skill that comes only as the result of a certain amount of definite and directed effort. With the proper training, any intelligent young person can make of himself an accurate reporter. The chief difficulty to overcome, and one that cannot be supplied by a textbook, is the right quantity of dictation.

In addition to perfecting your knowledge of the theory principles and practicing faithfully all the speed-building drills, you must have a sufficient amount of dictation to enable you to incorporate your improved grasp on the shorthand principles into your actual writing. Get all the dictation you can—and be sure you read it back.

Speed Builder 23

ASSIGNMENT 24**Brief-Form Speed Letters**

199. Gentlemen: We are receiving several complaints every week in regard to the manner in which you are¹ taking care of freight deliveries in your town. If you would cooperate with us to the extent of following² the plan outlined at our last meeting, the number of complaints would be almost completely eliminated.³

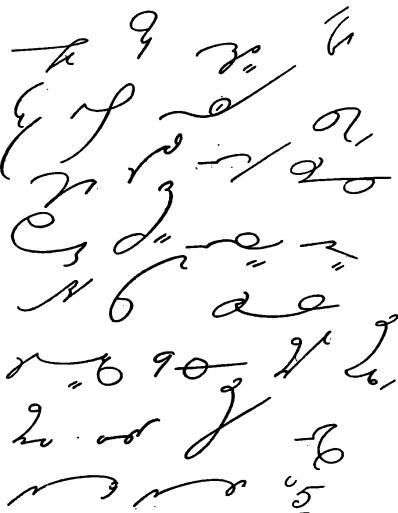
If these complaints continue to reach our office, we shall have to take a step that we do not like to consider,⁴ since you have been serving us for many years. Please check more closely the orders given your truckmen and require that⁵ they report to you immediately any irregularities that occur in connection with the⁶ shipments. We will investigate at once any breakage or shortage, so notify us by wire or telephone the⁷ same day you get the report from your driver. Yours truly,

200. Gentlemen: We cannot allow you the credit asked for⁸ because our terms are strictly cash. We are, therefore, holding your order until we receive a check from you for⁹ \$120.50.

Our long experience in this line of business has convinced us that selling¹⁰ for cash enables us to

give our customers the benefit of the saving made through the elimination¹¹ of an expensive credit system.

As soon as we receive your check we will rush the goods to you. Sincerely yours,¹² (240)

Speed Builder 24**Vocabulary Preview**

201. Dear Sir: The Merchants Association of the City of Los Angeles has followed with great interest the¹ arrangement recently placed in effect in Kansas City between your company and the merchants association² of your city for free transportation to shoppers between the hours of 9 a. m. and 11 a. m.³

The Merchants Association here is looking into the possibility of trying out a similar⁴ plan, and would appreciate your furnishing the following information regarding your arrangement:

1.⁵ The basis of settlement for the transportation supplied.

2. The additional travel created and the⁶ results accomplished, both from the standpoint of your company and from that of the merchants.

3. Whether any⁷ opposition to the plan was encountered from smaller merchants in the outlying sections of your city.

4.⁸ Whether the free transportation covers only the trip down town.

If you desire, your reply will be kept confidential.⁹ If you know of any other cities in which this plan has been or is now in operation, may we have¹⁰ the names of the cities? Yours truly,

202. Dear Sir: We are now considering applications for a salesman to¹¹ represent us on a full-time basis in the states of West Virginia and North Carolina. We have had¹² representation in this territory in the past, and our leather products are fairly well known throughout these two states.¹³

We never have been represented, however, in any of the New England states. The meager information¹⁴ we have received in the past has not led us to give favorable consideration to that section of the¹⁵ United States.

Should you not be interested in the southern territory and should you be able to give¹⁶ us reliable data as to the possibilities of good business in New England with a complete line¹⁷ of our leather products, we might be induced to give you a tryout in this new northern territory.

Because¹⁸ of the size of our line this year—over five hundred different items—we will not consider a side-line offer.¹⁹

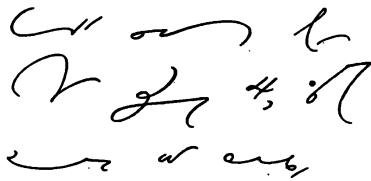
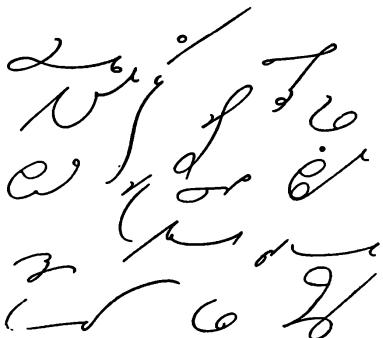
This briefly outlines what we have to offer in the way of open territory. If you are interested,²⁰ we shall be glad to hear from you. Very truly yours, (410)

203. *Speed Pointer.* There is no substitute for dictation practice. A well-planned course of instruction in shorthand speed building must provide that at least three-fourths of the time be spent in taking dictation and transcribing it. Some of the dictation will be repetition dictation—the previous day's dictation, for example, red dictated

three or four times to speed up the signals from the brain to the hand. A greater part of the dictation, however, should be on new matter in order to accustom the mind to meeting new words and new dictation conditions.

You may copy outlines by the hour, but until you are able to write them without hesitation from dictation of new matter they are useless to you from a practical point of view. This speed pointer is given you so that you will not make the mistake of overemphasizing drill practice to such an extent that you do not allow sufficient time in your daily program to test your progress by using your skill under practical dictation conditions.

ASSIGNMENT 25
Speed Builder 25
Vocabulary Preview



204. A Popular Fallacy

"You have to die to win—that's the trouble with life insurance!" There's a popular fallacy for you! Life insurance¹ is not for the man who dies. It's for the living, himself included. Out of the earnings of his best years, it² helps him meet emergencies, such as sickness and old age, as well as providing for his dependents after he³ has gone.

For example, an old gentleman died in New York not long ago, who had \$7,000 in⁴ the bank, on which he drew 4 per cent interest, or \$23.33 a month. He had not been⁵ ill—there was no obvious clue as to the cause of his death. It was slow starvation. He wasn't a miser, but⁶ he didn't want to draw on his principal for living expenses. He was apparently afraid he might live⁷ too long.

Within three blocks of the old gentleman's room is a life insurance company. That company would have⁸ taken his \$7,000 and

paid him an annuity of \$60 a month as long as he⁹ had lived.

Sixty per cent of all the payments that life insurance companies make go to living policy-holders.¹⁰

Insurance is one of the great business tools. It assures stability to a business by removing the¹¹ hazards of death and the consequent dissolution of business managements. It is the most important single¹² agency for supplying capital to business. It supplies 22 per cent of the funds used by railroads,¹³ 6 per cent of those used by public utilities, 14 per cent of the money for public bonds, and 40¹⁴ per cent of the money for farm and city mortgages.

William Howard Taft, one of our great chief justices of¹⁵ the Supreme Court, had this to say about life insurance:

"Life insurance is a wonderful aid, especially¹⁶ to those of us who are dependent upon salaries and professional incomes. It is the only way by¹⁷ which we can make our lives happy in the thought that we are putting by something so that those who are dear and near to¹⁸ us may live on after us and not feel pinched when the breadwinner is gone."

William Howard Taft's policy

history¹⁹ shows the soundness of his advice.

Such an opinion, you know, represents the final judgment of one of the²⁰ best brains in the country. It is an opinion based on the experience of millions of his fellow men, brought²¹ to his attention daily because of his high position. And to this must be added the weight of his own private²² experience, for as William Howard Taft advocated in public, so he practiced in the conduct of²³ his personal affairs.

Back in 1900, eight years before his inauguration as President of the²⁴ United States, Mr. Taft took out a life insurance policy. It was a twenty-payment life policy²⁵ like hundreds of others issued that year—the typical policy of a typical American.

This contract²⁶ became paid up in 1919. From then on, though no further premium payments were required,²⁷ Mr. Taft continued to receive a dividend check each year in increasing amounts.

At Mr. Taft's death, his²⁸ widow was paid the face of the policy—*plus* two post-mortem dividends and interest from the very date of²⁹ his death. And, as is the case with 85 per cent of the claims, the check was issued the same day that proof of death³⁰ was received at

the home office of the company.

This investment of the Chief Justice yielded a gain of³¹ 75 per cent. Unusual? Not at all. Thousands upon thousands of life insurance policies show a³² similar history of profit and protection.
(650)—*The Union Central Life Insurance Company.*

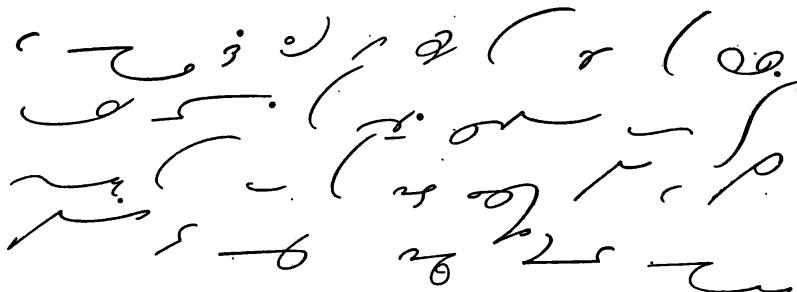
205. *Speed Pointer.* You should now begin to use your shorthand skill outside the classroom. Shorthand is much more than a tool for stenographic purposes. It is a personal accomplishment of the highest order. Substitute it wherever possible for longhand.

There are many opportunities for you to put your shorthand to practical use while you are study-

ing it. Take a portion of a talk over the radio once or twice a week and transcribe as much of it as you can. Check all the doubtful outlines in your notes and look them up in your shorthand dictionary. Choose a talk about some subject in which you are especially interested, so that your knowledge of and interest in the subject will help you when transcribing your notes. Another interesting project for those who travel daily on trains or street cars is to copy the advertisements in shorthand. The words used in these advertisements are of high frequency and practice on them will be very beneficial to you. These two suggestions will call other interesting possibilities to your mind.

TRANSCRIPTION STUDY 2

Wasting Time

A large, handwritten transcription in Gregg Shorthand. The text reads "Wasting Time". The handwriting is fluid and cursive, typical of Gregg's system. The letters are formed by various strokes and loops, with some horizontal lines and vertical dashes.

—Waldo Pondray Warren.

SECTION 6

ASSIGNMENT 26

Speed Builder 26

206. My dear Mr. Fisher: Your criticism of the lateness of our reports of football games brings up a question that¹ is with us every fall. As a matter of fact, one of the arguments for the change from the monthly to the² weekly form of *The University News* was that the weekly form would make it possible for us to get³ reports of the athletic events to the alumni at an earlier date.

I should like very much to get this⁴ material to our readers more quickly, but there are certain mechanical difficulties that it seems⁵ almost impossible to overcome with our present organization. Your suggestion could be followed only⁶ if we were to omit all illustrations and diagrams and run our printing plant on Sunday.

We should find it⁷ necessary also to compete with the newspapers in giving a running account of the games rather than⁸ a more or less carefully analyzed review, which

is the kind we try to give to our readers. We could not get⁹ the pictures back from our engravers in Buffalo before Tuesday or Wednesday morning at the latest. The¹⁰ expense and trouble of running our plant on Sundays during the football season would be considerable and might¹¹ present some difficulty in holding our force together.

Of course, if this reorganization of our¹² publication schedule extended over the whole year, it might be desirable to make the change. But I am¹³ inclined to believe that, important as it might be to get the reports of the football games to the alumni at¹⁴ an early date, all the physical difficulties involved and our limited resources make it impracticable¹⁵ for us to change our present schedule.

I hope that you will explain our point of view to those of your friends who¹⁶ may feel as you do about our reports. Very truly yours, (331)

Speed-Building Drills

207. *Drill on Paragraph 165.* In many words containing *ar*, *er*, and *or* the *r* is omitted:

a. *ar*:

b. *er*:

c. *or*:

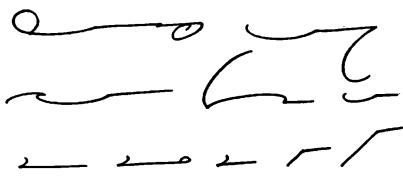
208. *Drill on Paragraph 127.* The suffix *ment* is expressed by *m*:

209. *Drill on Paragraph 78.* The left-motion *th* is used before and after *o*, *r*, *l*:

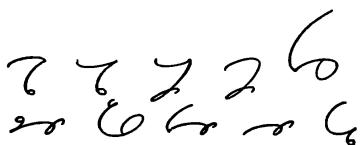
210. *Drill on Paragraph 230.* The word-ending *-gram* is expressed by a disjoined *g*:

211. *Drill on Paragraph 230.* The word-ending *-ical* is expressed by a disjoined *k*:

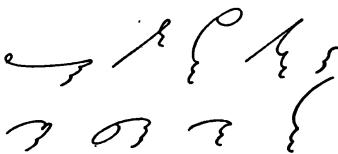
212. *Drill on Paragraph 124.* Short *u* is omitted in the body of a word before *n* and *m*:



213. *Drill on Paragraph 193.* In some common words the form stops with a diphthong or a strongly accented vowel:



214. *Drill on Paragraph 55.* Add another *s* of the same motion to form plurals of brief forms and abbreviated words ending in *s*:



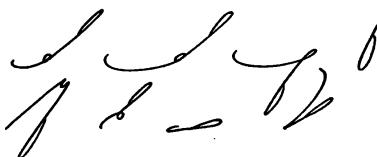
In the following words, the *ses* blend may be used to form the plural:



215. *Drill on Paragraph 174.* When slightly enunciated, *t* is omitted at the end of many words:



216. *Drill on Paragraph 74.* After straight strokes the loop is written with left motion to express *rs* following a circle vowel:



217. Spelling-Improvement Drill:

criticism	schedule
arguments	desirable
weekly	resources
athletic	impracticable
alumni	profitable
mechanical	guarantee
omit	budget
diagrams	definitely
amplifier	patronage
compete	confident
analyzed	distortion
reorganization	aerial

218. *Speed Pointer.* A safe standard as to size of notes is this: Make your notes as small as you can without hampering freedom of movement. If it is your temperament to write small, it is probably

because you use a great deal of finger movement. Finger movement is essential to a small, compact style; but the use of the fingers should not be allowed to interfere with a free, flowing movement. There is no advantage in "packing" your notes, if, in order to do so, you retard the fast, easy movement of the hand across the paper.

ASSIGNMENT 27

Brief-Form Speed Letters

219. Dear Mr. Jones: Tomorrow I have a pay roll to meet and it's going to leave me a very small balance in¹ the bank, so I am appealing to you to help me out.

There is a balance of \$260 on² your account and I would thank you ever so much for a check for this amount by return mail.

Please use the special³-delivery stamped envelope enclosed, as I am anxious to get your check in Monday morning's deposit if⁴ possible. Cordially yours,

220. Dear Mr. Murdock: A feather is not very heavy—but have you ever carried⁵ a feather bed upstairs?

One small account does not burden anyone, but hundreds of them often make a tremendous⁶ load.

Besides, all the profit in a small

account may be easily spent in postage before the account is⁷ paid.

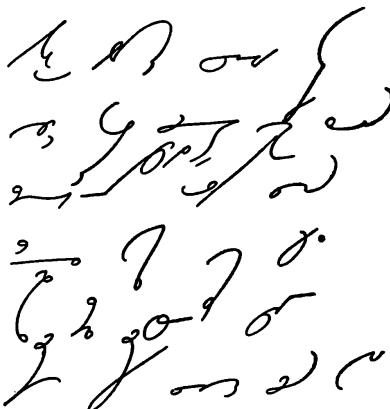
Won't you please send us your check for the \$5 that you have owed us for some time? Yours truly,

221. Gentlemen: Firms⁸ like yours, that pay promptly, seldom seem to get the proper recognition. We want you to know that the promptness with⁹ which you met our last invoice is appreciated—and we thank you very much for the check for¹⁰ \$1,204.50, which we received this morning.

We hope that our service has been profitable to¹¹ you, and that we may be favored again with your business when the occasion arises. Very sincerely yours,¹² (240)

Speed Builder 27

Vocabulary Preview



222. Dear Mr. Blanchard: This is a suggestion that may be worth, say, \$670 to you.

At least¹ one depositor—and we believe thousands more—found that much profit in it as this letter to us testifies:²

"A year ago your bank announced you would give me a copy of your budget plan. I asked for it more out of³ curiosity than anything else. I had tried many plans and they all failed—or I failed. But yours was so interesting⁴ that we started to use it. In the last twelve months we have saved \$670—more than in⁵ any previous year—and we haven't scrimped either."

If any budget will work for you, our simplified budget⁶ will. Customers tell us that our plan makes every dollar go farther.

Last January 17,000⁷ compound-interest depositors personally requested a copy of this plan. If you were one, you'll need⁸ another copy for this year. If you weren't, you will want to start now to share the fortune of the new year. Bring,⁹ or mail, the enclosed card with your name and address to get your copy. Cordially yours,

223. Dear Sir: May 10 is Mother's¹⁰ Day!

Undoubtedly you have the day

in mind and are planning to observe it. Why not visit the home folks, or out¹¹-of-town friends? You will be rewarded with a royal welcome and will return home happy in the thought of a good¹² deed well done.

We shall have another big Back-Home Excursion over the weekend of May 10. Fares, as usual,¹³ will be extremely low—lower than the cost of driving your own car, when you consider the wear and tear on your¹⁴ car and the cost of oil and gasoline. You are also relieved of the strain of driving, and the danger and¹⁵ annoyance of week-end congestion.

Train service is swift and convenient and it leaves you free to enjoy your outing¹⁶ to the utmost. The details of fares and train service are outlined in the attached leaflet. Plan your visit now and¹⁷ plan to go by train. Very truly yours,

224. Gentlemen: Your check for \$40.60, covering work for¹⁸ the month of August, came in promptly as usual.

You may rest assured that your promptness and the cordial¹⁹ relationship we have had ever since we have done business together are two of the pleasant things that have made our work²⁰ so satisfying.

We want you to know that we sincerely appreciate it. Cordially yours, (417)

225. Speed Pointer. Do not permit the hand to move by jerks and hops, but make the motion across the line steady and rhythmic. The fingers take care of the deviations from the line of writing, as in the up-and down-strokes and the small hooks and circles. The combination of the two movements—the finger movement for the down-and up-strokes and the small characters, and the free-arm movement for the longer forward strokes—gives the maximum advantage of economy of space and movement as well as complete freedom of motion.

ASSIGNMENT 28

Building Phrasing Skill

226. Drill on Paragraph 189.

— — — —
— — — —
— — — —
— — — —

227. Drill on Paragraph 224.

2 9 0 0 m e
1 2 0 0 m e
3 4 0 0 f

228. Drill on Paragraph 221.

o l m e
f i n e

229. Drill on Paragraph 157.

9 9 9 9
6 6 6 6

230. Drill on Paragraph 86.

9 9 7 6 6
6 6 7 6 6

231. Drill on Paragraph 87.

5 5 7 1 6
2 9 7 1 6

Speed Builder 28

232. / / e (i f a x - b e
o, k r l (n — g. v
2 o u m n w e o
r) r i o o z b c i g
z c — c j b t
z n r o .) t o s
233. / 9 / (l o o l)
b n . o .) w o o p
b o o c n i t b
b 2 n i e . x) p) j o
g l (n o , t b (/ v
g r 1 . b . (o . o .
u o . b . , z — x) v
p z . o / (o z) .
— 7 o o o o b (b) w
i o . o o) v m o c
o o . 2 o m m m

234. *Speed Pointer.* Next to perfect mastery of the elementary principles of the system, phrasing and knowledge of expedients undoubtedly rank as the foremost aids to shorthand speed. Phrasing constitutes the rhythm of shorthand writing. Phrasing creates a rhythmic balance of short outlines against long outlines and provides a variety of movement, which makes the writing easier for both the mind and the hand. Phrases, to be learned properly, should be learned a few at a time. The mind absorbs slowly, and only by concentrated and constant repetition. Let the motto "a little well learned" be your daily objective in building your shorthand speed.

ASSIGNMENT 29

Brief-Form Speed Letters

235. Gentlemen: In response to your letter of March 14, we made an investigation of the company you¹ are thinking of purchasing and have the following information to report.

The company started business² in this city about ten years ago. The original board of directors consisted of local men³ who owned the major part of the stock. After a few years, however, the company

appears to have gotten into⁴ some difficulty and the original board was ousted by a group of financiers who gained control through⁵ lending the company large sums of money.

The earnings of the company have been satisfactory and⁶ have increased from 6 to over 14 per cent on the invested capital.

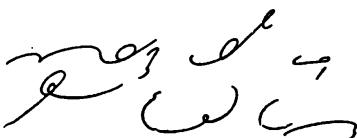
The factory is working full⁷ time to fill orders, and there are several unusually good contracts on the books. The employees are an⁸ exceptionally skillful group of men and satisfied with their working conditions. You would have no trouble at⁹ all in turning out a superior product with such men.

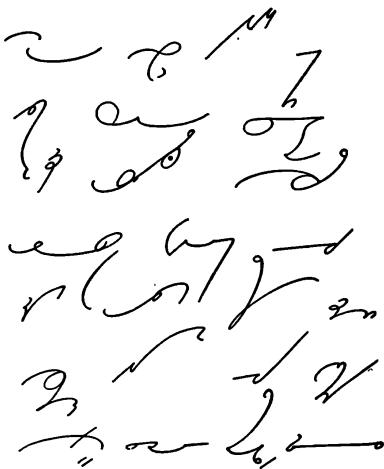
We recommend, therefore, that you purchase this company¹⁰ at the figure they have quoted you. Yours truly,

236. Mr. Grant: Will you please call a meeting of all executives¹¹ tomorrow afternoon at four o'clock to consider a reorganization of departments. Yours¹² truly, (241)

Speed Builder 29

Vocabulary Preview

A handwritten signature in cursive ink, appearing to read "GREGG SPEED BUILDING".



237. Congratulations, Mrs. Doyle: Now that you own one of our radio receivers, which you purchased at our store¹ yesterday, we are confident you will find your pride of ownership and satisfaction with its performance² increasing every time you turn the dial.

It is our sincere wish that you may always continue to enjoy³ the splendid radio programs available every morning, noon, and night. With this purpose in mind, we ask⁴ you to give careful consideration to the following suggestions. We know they will help you get the very⁵ best out of your radio in personal satisfaction as well as in low cost of operation.

1. In⁶ receiving local stations, do not turn the volume control to its

full capacity. By observing this⁷ suggestion you will avoid distortion of sound and also possible injury to the tubes.

2. Occasionally⁸ look over the wire connections for the aerial and the ground, also for the window strip and the⁹ amplifier. Keep these wires tightly connected at all times.

3. Be sure to turn off the switch when you are not using¹⁰ the receiver.

4. Avoid placing the cabinet too close to a radiator.

No doubt you have received our¹¹ written guarantee outlining our service policy. Read it carefully, and you will then know why there are so¹² many thousands of radio owners who have expressed their complete satisfaction with our reliability¹³ and fair dealing.

We heartily appreciate your valued patronage and hope we may continue to merit¹⁴ your confidence in any future purchases you may wish to make at any of our stores. Yours very truly,¹⁵

238. Gentlemen: Thank you for your order of January 6. It is the most substantial order you have sent¹⁶ us since last September. We are especially glad to receive it as it is an indication that business is¹⁷ improving with you.

We hope that your sales will

steadily increase and give you a good start for the new year.

The chairs¹⁸ are ready and can be shipped immediately, but as the rugs must be made up and cut to your sizes, we shall¹⁹ hold the entire shipment until Saturday, the fourteenth. We are sending your order by the Grand Trunk Railway. Yours²⁰ truly, (401)

239. Speed Pointer. Much of the tendency to sprawl is caused by poor spacing between outlines. That is, the pen is held so high above the paper and so much momentum is gained between outlines that the hand has lost control of its writing skill, to say nothing of the time wasted while the hand is in the air.

Whether your style of writing is large or small, the point of the pen at all times should be close to the paper, just enough above it to permit a clear-cut ending of one outline and the beginning of the next. There will thus be no excess momentum to throw the hand out of control, and a minimum of time will be lost between outlines.

Most important, however, is the control acquired—for the essence of speed in shorthand is hand control, both in the actual writing of the outlines and in the “traveling” time between outlines.

ASSIGNMENT 30

Brief-Form Speed Letters

240. Gentlemen: Will it be possible for you to send us a complete report regarding your experience with¹ the car we sold you last fall? The Government is considering the purchase of several of these cars, and a² communication from you concerning the outstanding qualities of this machine will carry a great deal of³ force with them. We have improved the new model and should like to have you come in and look it over. We shall⁴ appreciate a response from you soon. Very truly yours,

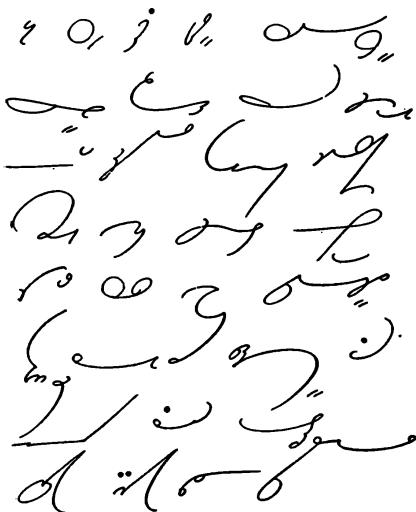
241. Dear Sir: You will surely receive your order this week. We⁵ regret the delay but we do not believe the fault is ours. The goods left our factory on the morning of May 6.⁶ They have had sufficient time in which to reach you and we are confident that they will be delivered before⁷ Saturday. Please communicate with us as soon as you get some definite information on this shipment. Very⁸ truly yours,

242. Dear Sir: During the past month we have been receiving reports from your section of the state in regard⁹ to general business conditions. We are of the opinion that these reports are not entirely true

and that¹⁰ they are having a bad influence on all industry. Will you be kind enough to write a letter that we may¹¹ publish, denying these remarks. We believe that it will have a strong effect on business. Very sincerely yours,¹² (240)

Speed Builder 30

Vocabulary Preview



243. The Story of a Man Who Keeps \$35,000,000 in the Cash Box

In one of the executive offices of a great railway system—the Pennsylvania—sat a slender,¹ keen-eyed financial expert who got his start in the business world through a knowledge of shorthand. It was

Saturday² afternoon, and the building that houses the railroad's office staff was virtually deserted, but Howard W.³ Schotter was at his desk. Other executives were playing golf, motoring down to Atlantic City, or watching⁴ the Athletics defeat the Yankees, but Schotter was keeping posted on United States Government bonds, for⁵ one of his duties, as assistant treasurer of the Pennsylvania, is to keep the system's surplus funds⁶ employed to the best advantage. He handles millions of dollars in cash and bonds every day. Instead of putting⁷ the cash in the bank, where interest rates are not so high as the yield on government bonds, he buys several⁸ hundred million dollars' worth of these securities in the course of a year. When a favorable moment comes,⁹ he sells them. But he always has to have on hand some \$35,000,000 for working capital. Moreover,¹⁰ the hundred or more subsidiary companies of the Pennsylvania have their financial problems,¹¹ and it is one of Schotter's duties to lend a hand here and there, when the occasion arises.

When Schotter was¹² seventeen, he learned in the middle of summer that the stenographer in the brokerage house that employed him¹³ was to leave in September.

The future assistant treasurer of the Pennsylvania had been unable¹⁴ to complete his high school course, but he was interested in finance, and here, it seemed to him, was a strategic¹⁵ opening. As the firm's stenographer, he would be, in effect, the senior partner's confidential assistant.¹⁶ Through daily contact with this experienced individual, he would get a direct insight into all¹⁷ phases of the brokerage business, and thus by experience be fitted to step into a partnership. So, all¹⁸ through the stifling summer days, Schotter worked in the brokerage office by day and attended school at night. He gave¹⁹ up every diversion in order to qualify for the stenographer's job. As a result of his²⁰ concentration, he advanced rapidly, and in September got the job. He stayed with the firm seven years, in all, and²¹ there acquired a part of the financial knowledge that stands him in good stead today.

A friend suggested that he go²² over to the Pennsylvania and see one of the executives about a job. The job was open, but²³ it paid only \$30 a month, and he did not feel like making the sacrifice. A few weeks later,²⁴ however, this same official sent for him and offered him \$50 a month—which was a good salary in²⁵ those days.

Well, he has been with the Pennsylvania ever since.

"Stenography," Schotter says, "was then regarded²⁶ as a girl's job, but I had been reading of the careers of some notable men who had started as stenographers,²⁷ and I did not let the fact that the majority of stenographers were girls worry me. It seemed to me²⁸ then—and I still believe—that there is no better stepping-stone to success than shorthand—that is, for the young man who²⁹ is unable to secure a technical training in some profession. A stenographer is in a far³⁰ better position to learn a business, through daily association with one of the executives, than the³¹ average employee, who is unable to observe what is going on in other branches of the firm's business.³²

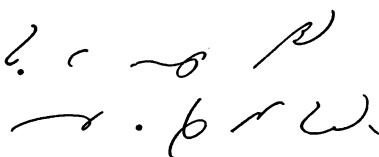
"Take, for example, my own case. There are no figures on hand, but the Pennsylvania system had perhaps³³ 100,000 employees at the time I was employed as a stenographer. How many of these ever had³⁴ an opportunity to come in frequent and direct contact with the president? Twenty, let us say. Out of³⁵ those twenty, perhaps half a dozen saw and talked with him every day—and one of these was his stenographer.³⁶ You see my point; if I had not been a ste-

nographer in the office of the chief clerk, I probably wouldn't³⁷ have made any sort of contact with the president in fifty years. As it was, the knowledge of shorthand³⁸ eventually brought me into the office of a vice president who later became the head of the Pennsylvania.³⁹ It was in the president's office that I learned the policies and traditions of the company. I⁴⁰ had an opportunity to observe how executives of a great railway arrive at decisions, and in⁴¹ later years I found this experience to be invaluable.

"There are, to my knowledge, a number of⁴² comparatively young men today holding important executive positions, such as assistant to the⁴³ president of a great railway system, who started out as stenographers. If the assistant to the president⁴⁴ has the right sort of personality and a good set of business brains, there is no reason why he should not⁴⁵ eventually succeed to the presidency, for he has been trained in the duties and responsibilities⁴⁶ of that particular position over a period of years." (932)—*Burt M. McConnell.*

244. *Speed Pointer.* It is impossible to make the mind think faster or the mental processes coordinate faster without "pushing" them out

into realms into which they have never ventured. Only by writing faster once can you acquire the habit of writing faster thereafter. Progress in shorthand, as in anything else, comes from this venturing out and doing things you have never done before. Then, after once occupying this new "territory," you must bring it completely under your control and make the new speed a habit. But remember that you cannot stop there. If you would progress farther, you must continue to venture out upon new ground and continue to repeat the process of conquering each new piece of "territory" before attempting to acquire more.

A handwritten signature consisting of several fluid, cursive strokes. It includes a large 'B' at the top left, followed by a series of loops and curves that suggest the letters 'U', 'R', 'P', 'T', and 'W'.

SPEED-PROGRESSION

TEST 3

A Great Art

(50 Words a Minute)

The art of talking is one of the most valuable equipments¹ a business man can have. Nearly all work that is above mere routine and² physical labor involves talk-

ing. The success of the work often³ depends on ability to carry the point in conversation. The⁴

(60 Words a Minute)

difference between a skilled and an unskilled talker is very great. The importance¹ of knowing how to talk well is not generally appreciated. Many who² think they are proficient in the art are as self-deceived as the novice in poetry³ writing. A really skillful talker is rare, because little systematic⁴

(70 Words a Minute)

attention is paid to cultivating the art. Instead of being allowed to develop in¹ a haphazard manner, picking up a point here and another there, talking should be the subject of² study almost as thoroughly as the study given to art, writing, or music.

A man may³ have excellent ideas, but if he does not know how to present them intelligently they may⁴

(80 Words a Minute)

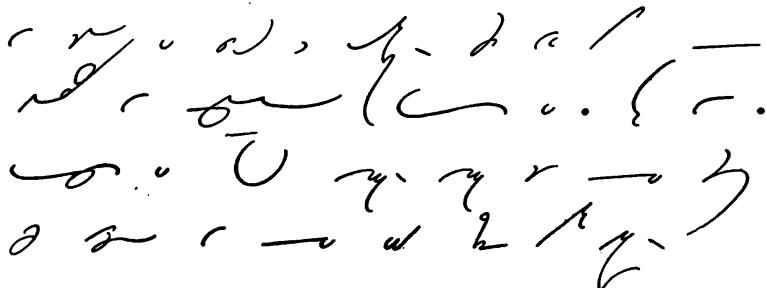
never attain proper recognition. If

a man would acquire information from others, he must know how to¹ draw them out. The difference between a good salesman and a poor one is often a matter of knowing how to² talk. And the manager who gets the most out of his men is the one who knows how to talk to them in a manner³ that will stir their enthusiasm, quickening and encouraging them to put forth their best efforts. At every⁴

(90 Words a Minute)

turn, the art of talking is a vital factor in success.

Systematic note keeping is a valuable habit for¹ everyone. Ideas often come to us at times when we cannot make an immediate use of them, and perhaps cannot² even stop to think them out, yet they are well worth considering at some other time. When such ideas are trusted to the³ memory, they often slip out of mind and are not available when we might use them. Jot them down at once in a small notebook.⁴—Waldo Pondray Warren.



SECTION 7

ASSIGNMENT 31

Speed Builder 31

245. Dear Friend: At least we hope you are still our friend! Many times have I tried to figure out why we receive no more¹ produce from you. The problem has kept me at this desk when you probably thought I was playing golf or attending the² movies. I have written you several letters during the past months, but they may not have reached you, or, if they did,³ I know it was during your busy season, and that may be the reason you did not reply.

Of course, it is a⁴ man's privilege to sell his produce wherever he chooses. He is pretty sure to market it wherever he⁵ can receive the best service, which means correct weights and good prices, prompt attention and courteous treatment. If you⁶ have not received all these from us, we want to know it. Any difficulty can be adjusted to your entire⁷ satisfaction if you will frankly let us know what the trouble is.

We have been so busy this season that⁸ misunderstandings were, and are, more likely to occur than usual. No matter how hard we try to avoid them,⁹ accidents will happen! We hope nothing unpleasant occurred in your case, however. If you will take a few minutes¹⁰ to let us know how business is with you, we shall surely appreciate it. We may have something of interest¹¹ to tell you in return for this favor. Yours for larger profits, (232)

Speed-Building Drills

246. *Drill on Paragraph 227.* The word-ending *-ure* is expressed by a joined *r*:



247. *Drill on Paragraph 128.* When *pro* occurs before an upward character or *k*, the vowel is inserted:

248. *Drill on Paragraph 52.* The *ses* sound is expressed by blending the two *s* signs:

249. *Drill on Paragraph 163.* Between a horizontal and an upward stroke, the circle is turned with a left motion to express *r*:

250. *Drill on Paragraph 58.* The suffix *shun* is expressed by *sh*:

251. *Drill on Paragraph 105.* *Nk* is expressed by an elongated *n* written at a slightly downward slant:

252. *Drill on Paragraph 106.* The suffix *ings* is expressed by a disjoined left *s*:

253. *Drill on Paragraph 198.* Write through the consonant following the accented syllable, if writing through the accented syllable does not give a distinctive form:

254. *Drill on Paragraph 54.* The suffix *thing* is expressed by a dot in the following words:

255. Spelling-Improvement Drill:

occur	conference
excellent	sanitary
dimensions	typewriter
cancel	secretary
cancellation	steadily
canceled	upholstered
endeavor	accommodation
source	paraphernalia
ascertain	ramp
benefited	perspective
disappoint	model
delinquent	aides

256. Speed Pointer. The first rule of the fast writer is "Act—write something, right or wrong. Do not hesitate."

The proof of the writing is in the reading thereof! The student who makes an effort to write a new word, although he may not be sure of the outline, displays a quality that contributes to shorthand speed. He shows that he is mentally alert; he also displays the equally important quality of decision. He meets the emergency as it arises. Mental alertness and decision are two speed-building qualities.

ASSIGNMENT 32

Brief-Form Speed Letters

257. Dear Madam: On previous occasions we have had satisfactory returns from our advertising in

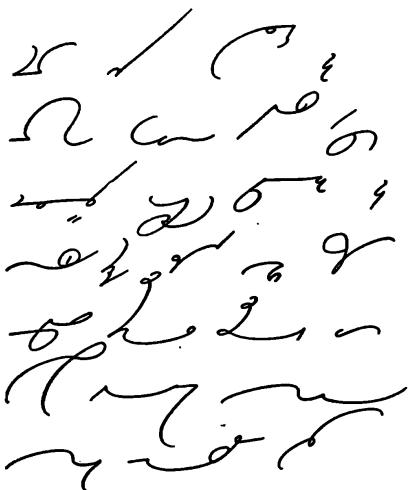
your¹ newspaper. All dealings with your organization have been handled in a manner that has completely satisfied² us.

We are indeed sorry to learn that you must move, but we fully agree with you that the quality of³ your work will no doubt be improved in your new location. Several of the papers have gone out of business in⁴ that locality, and it may be possible for you to employ experienced men when you reorganize.⁵ We shall look forward with pleasure to a renewal of our business relations, and trust that we may speak a word⁶ or two to our friends in regard to the excellent character of your work. Where is your western representative⁷ to be located? Very truly yours,

258. Dear Sir: I regret very much the fact that I shall not be able⁸ to remit a draft in full for the invoice to which your last letter refers. Yes, our records show that this amount⁹ is correct, but, due to the bad condition of our industries, we are unable to make this payment. We regret¹⁰ that we must delay still longer, but there appears to be nothing else that we can do at present. Our representative,¹¹ Mr. Lee, will call and explain all the details of the situation to you. Very truly yours,¹² (240)

Speed Builder 32

Vocabulary Preview



259. Gentlemen: We have your letter of May 9 regarding our order for six short fountain-bracket screws. We feel sure¹ that this order was correctly worded and covered exactly what we need.

The screws, of course, are used for fastening² the ink fountain to the brackets. Our presses are of an extremely old type, and it may be possible that³ the dimensions of the screw holes have been changed since these presses were made. Our pressman tried to fit the screws you sent, but⁴ he reports that they are too large for the holes.

We are sending one of our old screws with this letter. If you are

not⁵ able to supply a screw of the same dimensions, we shall have to cancel the order and endeavor to⁶ procure screws of this type from another source.

It will not be necessary for you to return the sample screw, as⁷ it is of no further use to us. Very truly yours,

260. Dear Sir: No doubt you will derive a great deal of satisfaction⁸ from the home you have just purchased in Sunnymeade, and we believe this satisfaction will increase as time⁹ passes.

It has been a great pleasure to serve you in the transaction covering this purchase, and we appreciate¹⁰ the confidence you have placed in us.

We hope that you will find in Sunnymeade that refined social atmosphere¹¹ that it has been our endeavor to create. Our interest in you does not end with the completion of this sale,¹² as it is our desire to continue to serve you so that you may enjoy this home to the fullest extent.

Please¹³ feel free to consult us at any time. Yours very truly,

261. Gentlemen: The April prices of all kinds of coal¹⁴ will advance 20 cents a ton on May 1. If you desire to take advantage of this saving, we suggest that¹⁵ you ascertain your requirements at

once. Let us have your orders not later than the twenty-fifth of this month.

This¹⁶ suggestion is, of course, for your benefit. You realize there will be a large volume of shipping around the¹⁷ end of the month, and any orders received after the twenty-fifth will be subject to the mine's ability¹⁸ to make shipment during April. Naturally, those orders that are carried over will be shipped in May at prices¹⁹ in effect at the time of shipment.

Please do not forget that after the twenty-fifth of this month your order²⁰ will be subject to the mine's ability to make shipment during April.

We hope that you will give this matter²¹ your consideration, and will make immediate preparations for obtaining your supply of coal at the²² present price. Very truly yours, (446)

262. *Speed Pointer.* The following speed suggestion was made to a speed class by Isaac S. Dement, a famous shorthand reporter:

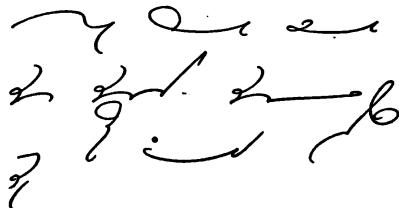
"Speed is not an inspiration; it is the repetition of hard work and adaptability. Just so long as you are continuously running across new words your speed will be eliminated. Never let any notes go unread that you have written. And

while reading them, never let any incorrect form go uncorrected. Every form difficult of execution should be practiced enough times to make it docile."

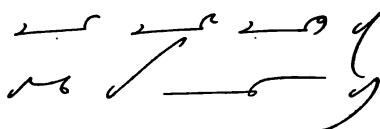
ASSIGNMENT 33

Building Phrasing Skill

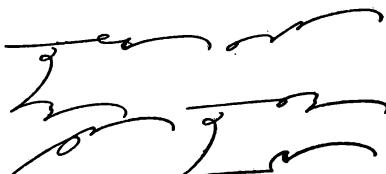
263. Drill on Paragraph 224.



264. Drill on Paragraph 189.



265. Drill on Paragraph 171.



266. Drill on Paragraph 101.

271. Drill on Paragraph 205.

267. Drill on Paragraph 171.

268. Drill on Paragraph 171.

269. Drill on Paragraph 206.

270. Drill on Paragraph 159.

This assignment completes the intensive study of phrase building. All the phrasing principles have been thoroughly covered in the drills given in Sections 1 to 7 inclusive. Further phrase drills will be confined to the phrases given in the vocabulary previews.

Always remember that the fastest writers use only simple phrases. Waste no time in practicing difficult, involved phrases. The "acid test" of a good phrase is its simplicity of execution and its frequency of use. Use only *tested* phrases, and *use them!*

Speed Builder 33

272. / *Y i f 8 o o b o n*
L o r t g e a s d g
b o l r g r o o n
() u e e d g t u n
b k " c - r i e d x n
) i r - o d h . d
273. / *z , w o o g u s ,*
30 *b z o " j g b o C ,*
g , v b m - c . d
274. / *a z o o g (z z d*
g , v " g . (o z , o
b , s , 8 . R t ,
m - o o w y , n
g , v c J y , z o
b , z h , g , p
o , z (o ,)

275. Speed Pointer. By providing a special time for your practice each day, you will be able to do much better work and more work at this time than at others. You will find yourself more in tune with the spirit of your work. Speed building will become a habit. As the time for your practice approaches, you will feel eager for it.

ASSIGNMENT 34

Brief-Form Speed Letters

276. Dear Sir: I am in receipt of a letter from one of the officials of the state government. He is¹ representing our part of the county in the present state conference. I am unable to tell from his letter what² he wishes us to do, as his meaning is not clear. He refers to our local police force, inquiring whether³ it is big enough to take care of some additional work in the county. He is especially interested⁴ in their protecting the children on their way to and from school and in protecting the beautiful flowers and⁵ trees of the county parks.

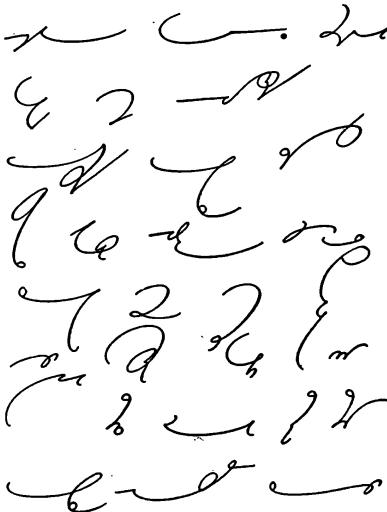
I do not think that our police should be required to handle these extra tasks. I am⁶ sending you a copy of the above-mentioned letter in the hope that you may stop further demands on our force. Very⁷ truly yours,

277. Dear Sir: A charge of \$25 has been carried against you for the last three months. Although⁸ this amount is small, you cannot expect us to wait longer for a remittance. Will you please send us a check⁹ immediately upon receipt of this letter. Yours truly,

278. Gentlemen: We are indeed pleased with the paint you sent¹⁰ to us on our last order. We have had great success in selling it and shall require another full shipment of¹¹ this last order as soon as possible. Thank you again for your careful attention to our shipments. Yours truly,¹² (240)

Speed Builder 34

Vocabulary Preview



279. Dear Sir: If you were to install new plumbing fixtures in your bathroom—possibly in color—wouldn't the¹ improvement add to the value of your property as well as provide new beauty and greater comfort?

Perhaps cost has² been the reason you have not modernized your bathroom. If so, it need not stand in the way any longer, for the³ "Standard" time-payment plan enables a home owner to replace the old-fashioned plumbing fixtures in his home with new⁴ "Standard" fixtures and pay for them in easy monthly installments.

A small down payment, a number of⁵ convenient monthly payments, and a guaranteed installation are the liberal terms of this plan. Thousands of home⁶ owners last year used the plan to make their homes more sanitary, more comfortable, and much more attractive.

If⁷ you will come in or telephone us, we shall have one of our representatives prepare an estimate of the⁸ cost of installation, and we are sure that you will be agreeably surprised at the low figure he will give⁹ you. Yours very truly,

280. Dear Sir: You will be interested to know that it is now possible to secure typewriters¹⁰ that will stop all typewriter noises in

your office, whether you use one typewriter or one hundred.

The¹¹ Noiseless is operated exactly the same as the standard typewriter, and produces work equal to¹² any.

Naturally, you desire to save office space and wear and tear not only on your nerves, but also on the¹³ nerves of each office worker. You can now have your secretary and a Noiseless typewriter at your elbow while¹⁴ you talk to visitors, while you confer with your staff, or while you converse over the telephone.

Many useless¹⁵ attempts have been made to conceal or absorb the typewriter click and clatter by curious devices, but the¹⁶ only satisfactory solution is a typewriter that, because of the special construction and pressure¹⁷ action of its type bars, makes no noise.

Our salesman will demonstrate the Noiseless to you and prove its worth in your¹⁸ office, if you will permit him to do so. Very truly yours,

281. Dear Mr. Draper: Your note for \$420,¹⁹ which we hold, will be due on January 6. We shall be glad to grant you an extension of²⁰ sixty days if you do not wish to pay this note when it is due. If you plan to take advantage of this extension,²¹ we shall appreciate

your notifying us not later than December 26. If we do not hear from²² you by that date, we shall expect to receive your check in full for the amount of your note when it is due. Yours very²³ truly, (462)

282. Speed Pointer. The mind responds less readily to speed than the hand because the mind is burdened with many matters and the hand with only one. While the hand merely writes, the mind must be wrestling with the problems of hearing, of memory, and of many other things. The process which *can* be made completely automatic, and which, therefore, *should* be made completely automatic, is the recalling and writing of outlines, leaving the mind free to concentrate upon the occasional new word and the difficulty of hearing and understanding the content of the dictation.

ASSIGNMENT 35

Brief-Form Speed Letters

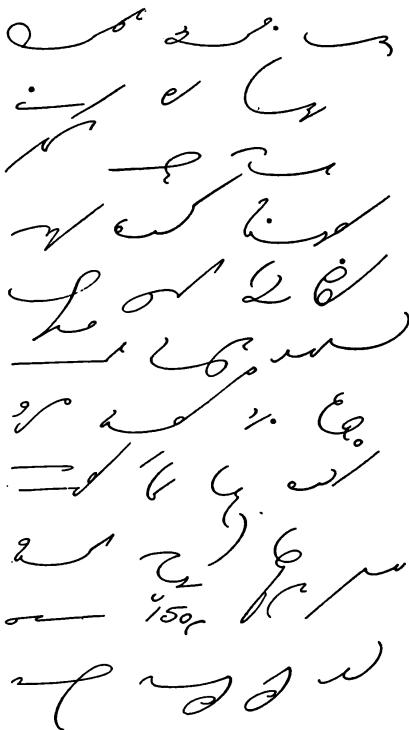
283. Dear Sir: Did you receive the order for flour that I gave your salesman a week ago? It should have been here before¹ this, but as yet we have had no word from you regarding the shipment. It is pos-

sible that a mistake was made² in the address and the goods were shipped to a firm with a name similar to ours that is located only a³ mile away. One of my employees is to stop there today on his return from the city and see if that is⁴ what has happened. If we do not receive this flour soon, we shall suffer rather serious losses, as we have⁵ already received a large number of orders for this particular brand.

We regret that we must complain so⁶ often, but you are also behind on several other shipments and we are in need of the merchandise. Will you⁷ attend to these delayed orders personally? Very truly yours,

284. Dear Mr. Blair: While you were in the northern⁸ section of the state our committee met and agreed to present to you three plans or suggestions for the general⁹ improvement of our school. It is clear that our children are not receiving the education that really¹⁰ fits them for their future life. We do educate them, but in a rather small way. We do not prepare them to meet¹¹ the real life problems, the problems they will have to face in the world.

You will find our suggestions enclosed. Yours truly,¹² (240)

Speed Builder 35**Vocabulary Preview****285. From the Safe Sky . . .**

Within ten minutes of the take-off you may be soaring in the coolness of mountain altitudes . . . looking down upon¹ the sweltering city from the safety of the sky . . . floating homeward at 120 miles an hour!

Your² plane is a yacht in the bluest of seas, its three propellers

beating as steadily as the screw of an ocean³ liner. Two will carry you to your destination. One alone will take you to port. And in the forward cabin⁴ your pilot and assistant are masters of the controls.

Cushioned on air, you may be surrounded by luxury⁵ . . . upholstered chairs, a writing desk for those who are in the mood to jot down their thoughts; a radio for those who wish,⁶ or feel that they must, keep in touch with the goings on down on earth; a well-stocked kitchenette with crystal and linen⁷ for your service; a lavatory with running hot and cold water! There's ample accommodation in this all⁸-metal plane for half a dozen week-end guests or business aides, and all their paraphernalia besides. Perhaps you⁹ have never flown. A sense of hazard then will, of course, be yours as the plane first gathers speed in its rush across the¹⁰ field, and as it mounts on its ramp of air to higher levels. But when it flattens out, with motors throttled down, all¹¹ at once you will find yourself extraordinarily calm; for the solidity of the supporting element¹² is more stable than water, smoother than concrete.

Hundreds of thousands have gone through that first breathless experience,¹³ only to find, surpris-

ingly, that there is no thrill of danger in travelling in a multi-motored transport.¹⁴ There is not even a sense of dizzy height, for there are no lines of perspective to draw you earthward, and the world¹⁵ below seems only like an infinitely perfect model laid out upon a rug. There is no feeling of¹⁶ rushing speed, but rather of a calm drifting motion. And an exaltation for which there is no earthly comparison.¹⁷

Over 150,000 passengers were carried along scheduled air lines last year. This year's total will¹⁸ be enormous. For America has discovered that air travel is safe and delightful beyond description!¹⁹ (380)—*Ford Motor Company.*

286. *Speed Pointer.* If you are having difficulty in developing a substantial increase in speed after a reasonable amount of persistent practice and dictation, rest assured that you have overlooked a weakness somewhere. Find out what that weakness is. Study your own peculiarities. Make a critical comparison of your writing with that of experts and discover where you are at fault. When you have detected those weaknesses that affect your speed or accuracy, you must overcome them as soon as possible by intelligent practice. The success of your efforts is merely a question of concentration and constant vigilance.

TRANSCRIPTION STUDY 3

Enjoying Life As You Go

—Waldo Pondray Warren.

SECTION 8

ASSIGNMENT 36

Speed Builder 36

287. My dear Mr. Frank: In response to your recent request we mailed you on Saturday, with our compliments, an¹ examination copy of "Speech in Modern Business." We hope you will find an early opportunity to² review this book.

"Speech in Modern Business" is unique in its practical aspects. It is based upon the³ preparation and delivery of more than a thousand addresses given by the author to audiences⁴ of various types throughout the country.

Few men can anticipate their careers, but the ability to speak⁵ effectively before business groups is necessary in the preparation for business life. "Speech in⁶ Modern Business," in contrast with the characteristic public-speaking text, devotes no time to the tricks of elocution. It tells in an interesting and understandable way how to make the necessary⁸ preparation for a speech, and how to approach and command an audience. It shows you how to analyze and⁹

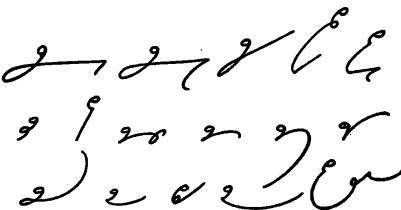
develop the plan and outline of the speech.

"Speech in Modern Business" is listed at \$1.50,¹⁰ and wholesales at \$1.20, plus postage charges. The Teacher's Manual is included without charge.¹¹

As soon as you have reviewed the book, won't you write us your impressions and any ideas you may have relative¹² to its use in your classes? Very truly yours, (249)

Speed-Building Drills

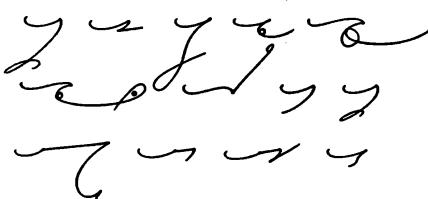
288. *Drill on Paragraph 106.* The prefix *ex* is expressed by *es*:



289. *Drill on Paragraph 106.* In abbreviating many long words, write through the accented syllable:



294. Drill on Paragraph 214. The word-beginning *under* is expressed by the *oo*-hook disjoined:



295. Drill on Paragraph 140. The *def-v* blend is formed by blending *d* with *f* or *v*:



291. Drill on Paragraph 214. The word-beginning *ant-* is expressed by the large circle disjoined:



292. Drill on Paragraph 211. In forming the derivatives of words ending in *ct*, it is not necessary to disjoin to express *ed*, *or*, *er*, or *ive*:



296. Drill on Paragraph 214. The word-beginning *post* is expressed by writing *p* disjoined on the line:



293. Drill on Paragraph 114. For convenience, long *i* is expressed by the large circle in the following words:



297. Drill on Paragraph 214. The word-beginning *incl-* is expressed by the small circle disjoined:



Word Study

The spelling-improvement drill that has been given at the beginning of each of the preceding sections broadens out in this section

into a word-study and vocabulary-building assignment. The assignment in this section is devoted to the spelling, meaning, and application of some of the common terms used in advertising, publishing, and printing. The dictation material of the entire section has been selected from these three businesses.

An accurate knowledge and a ready use of business terms are essential qualifications of a stenographer. The acquirement of the requisite vocabulary is a slow growth. A few words should be added each day. These lists of technical words and definitions will be most helpful in directing your study of the vernacular of the major vocations. The limitation of space does not permit an exhaustive treatment of word study in this text, and the words that have been selected must be considered as merely suggestive of a larger group, which should be studied after these words have been learned.

298. Advertising, Publishing, and Printing Terms.

Backbone. The spine of the book; the part displayed as the book stands on the shelf.

Blurb. The sometime undeserved and always highly laudatory description of a book, customarily printed on the paper jacket of the book.

Collate. To examine a set of sheets of a book; to verify the order and number of signatures (*q. v.*) and pages. In practice this meaning is extended to cover the act of assembling the sheets for collation.

Colophon. An emblem assumed by the publishing house, placed either on the title page or at the end of a book.

Delete. Take out. Usually expressed by a Greek δ.

Dummy. A set of sheets or leaves, often blank, made up to represent a book or pamphlet, used as a model in the manufacturing process.

Electrotype. A facsimile plate for use in printing, made by taking an impression in wax or lead. In this mold a thin shell of copper is then deposited by an electroplating process and backed with type metal. The wax or lead is rendered a conductor for the purpose of electroplating by coating it with powdered graphite. The word is commonly abbreviated to "electro."

Facsimile. An exact copy. In photoengraving the word is used to indicate that the original copy is to be neither reduced nor enlarged.

Fillet. A border or outline of colored or gilt bands used in book binding for ornamentation.

Folio. (1) A leaf of a book or manuscript. (2) By extension, the page number. (3) A book made of sheets of paper folded only once (4 pages to the sheet). (4) One sheet of paper 17 x 22 inches.

Font. (1) An assortment of type of one size and style, including the proper proportion of all the characters. (2) By extension, a kind of type, even though, because set on a composing machine, the actual type is not kept in stock.

Form. (1) The type, or other matter, from which an impression is to be taken, arranged and locked in a metal frame called a *chase*. (2) By extension, the printed sheet made from the metal form.

Galley. (1) A long metal tray in which to hold type that has not yet been divided into pages. (2) A proof of such a galley.

Legend. An inscription or title placed beneath an illustration.

Logotype. A single metal type bearing two or more letters frequently associated. Commonly used to describe a distinctive manner of printing the name of a company or article when that name is supplied on one slug of metal. A *ligature* contains two or more letters united into one character on one type, as, for example, ffi or æ.

Manuscript. (1) A composition written by hand. (2) An author's copy of his work in handwriting or typewriting. Manuscript is often abbreviated "MS." (plural "MSS.").

Media. Plural of medium. Used in advertising to mean, originally, the periodical in which an advertisement is printed. The use has been extended to include radio, billboards, phonograph records, and other media.

Offset. (1) A transfer of the type impression to the back of the next sheet delivered from the press, made because one sheet drops on the other while the ink is still wet. (2) In lithography an offset is an impression taken for the purpose of transferring a design. Most lithographic printing is done by transferring the design to be printed from the metal printing plate to a rubber blanket, from which it is offset onto the paper. This process is called "offset lithography," frequently simply "offset."

Rout. To cut off. Usually the expression is "rout off" or "rout out," and it is applied, as a rule, to cuts or engravings from which some mark is to be removed.

Royalty. A certain amount paid to the writer of a book or the author of a work of art for each copy sold or used. Royalty may be either a percentage of the selling price or a fixed sum for each article.

Signature. (1) The several leaves that are folded together to make one of a number of units constituting a bound book. A signature ordinarily contains sixteen pages. (2) An identifying mark is placed at the bottom of the first page of each signature to guide the binder in collation.

Stet. "Let it stand." The proof reader's mark, meaning that something previously erased, or crossed out, is to remain. The word "stet" may be written, or it may be indicated by a series of dots below the words that are to remain.

ASSIGNMENT 37

Brief-Form Speed Letters

299. Dear Mr. Fry: Before billing the last edition of "Word Drills" I wish you would express your approval of the¹ price at which this work will be billed.

The last editions that we have bound have been in smaller quantities than 10,000,² but two years ago we handled 10,000 of these for 10 cents. That book made 128 pages³ and was bound in a plain cloth cover. The present book makes 192 pages and is bound in better⁴ cloth. In other words, we folded, gathered, and sewed four more signatures and are spending a small additional⁵ amount for the cloth. As a consequence, the price figures out 12 cents. I believe that this is a very favorable⁶ price, but inasmuch as we did not quote you in advance on this edition, I want your approval before⁷ billing. Cordially yours,

300. Dear Mr. Long: I am writing to the printer today to ask him to send you good proofs⁸ of the illustrations you wish. I attach a copy of the letter I am sending him. Cordially yours,

301. Dear⁹ Mr. Renshaw: In accordance with our talk this morning, we are arranging to deliver

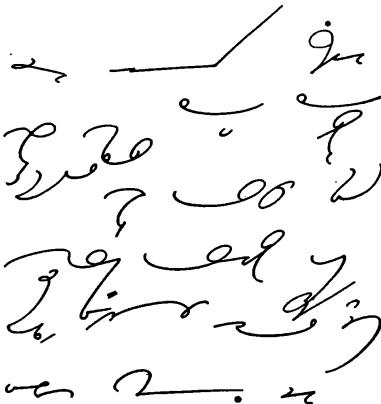
more paper to you¹⁰ during the week of January 5.

As you have five issues to be printed after the paper on hand is¹¹ used up, we plan to deliver about half of what you need in January to take care of the February,¹² March, and part of the April issues. Then early in March we will ship another car, which will take care of the¹³ balance of the April requirements, as well as the May and June requirements.

We thank you again for this order¹⁴ and express our appreciation of this business. Yours truly, (291)

Speed Builder 37

Vocabulary Preview



302. Dear Mr. Leslie: We have received the marked copy of your book, containing the outlines for the plate corrections,¹ together with the two zincs.

We shall proceed with these corrections as you have outlined in your letter and as marked² in the book, and will do our best to send you revised proof by Thursday or Friday of next week. Very truly yours,³

303. Dear Mr. Leslie: The additional corrections to be made on your book were received yesterday, together⁴ with the unmounted zinc for the changes in the characters.

We shall proceed with the corrections at once and send⁵ you revised plate proof on Monday. We sent you revised plate proof on the other corrections Thursday. Very truly⁶ yours,

304. Gentlemen: Enclosed are the proofs showing the corrections about which Mr. Fry spoke to you on the phone this⁷ morning. These proofs are merely a confirmation of his telephone conversation. They do not represent⁸ any additional errors.

You may put your plates on the press and run them just as soon as you have made these corrections.⁹ We shall take it for granted that you will take extra care and diligence in checking them in order to¹⁰ avoid any possibility of making a mistake again.

However, you should send me a set of the¹¹ revised proofs so that in

case any serious errors have slipped through I can telegraph you, but do not wait for this¹² telegraph O. K. Put the plates on the press just as soon as they are ready. Very truly yours,

305. Gentlemen:¹³ Under separate cover I am sending you the original unmounted copper half tones for pages 6 and¹⁴ 11 of our book. Proofs are enclosed with this letter.

The pictures, as you will see, are the same as those now on¹⁵ the electros. Please remove the pictures from the plates you have, and mount the three copper half tones on the electrotype¹⁶ plates containing the running heads and captions. If you can do this successfully, as you should be able to¹⁷ do, it will give us a much better reproduction.

Do not forget to change the key number on the copyright¹⁸ page as requested before.

Please submit proofs on the three pages of electros and type copyright page. Very¹⁹ truly yours,

306. Gentlemen: This letter will confirm the quotation that was given to you over the phone today²⁰ for setting up your new book according to the sample that you sent us and locking up the pages for foundry.²¹

We quote you \$2.50 a page for composition and foundry lockup.

For the making of²² electro-types, of which there are to be two of every page, the price will be 95 cents a plate.

Any²³ alterations from original copy or layout of work after proofs have been submitted will be charged extra.

We²⁴ understand this book is to be set on the linotype machine in the font of type called Granjon, and if we are²⁵ to be favored with this order we should like to know in advance so that we may install this particular font²⁶ of type.

We await your pleasure regarding this estimate. Very truly yours,
(534)

ASSIGNMENT 38

Brief-Form Speed Letter

307. Dear Mr. Miller: As a user of many envelopes, I think you will be interested in looking through¹ the enclosed booklet, "See What's Happened to Envelope Advertising." It contains reprints of a number of² advertisements of the United States Envelope Company that have appeared in various magazines this year.³

Note how in these advertisements the emphasis has been shift-

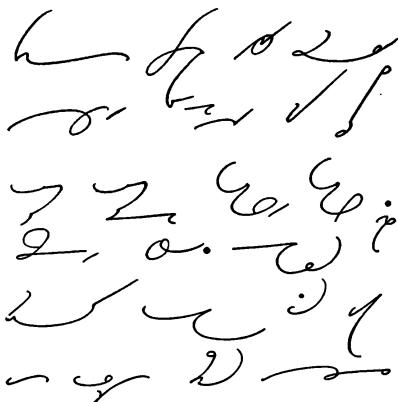
ed from product selling to giving you definite,⁴ helpful suggestions on the more efficient and economical use of envelopes. Every advertisement⁵ in this series contains information of real value to all envelope users.

Note also how the⁶ identification of our products has been made possible by means of the guarantee slip that is packed in⁷ every box of our envelopes and reproduced in all our advertising.

As a natural outgrowth of this⁸ approach used in our advertising, we have produced the "United States Envelope Hand Book"—a compilation⁹ in handy form of a large amount of additional information on envelopes and their uses.

The "Hand¹⁰ Book" contains a full line of envelope samples. Complete weights and sizes are printed on each style envelope,¹¹ making it a simple matter to fit the correct envelope to any job. The book also contains sixteen pages¹² of information regarding the factors to be considered in selecting envelopes for a particular¹³ purpose.

Would you like a copy of this "Hand Book" for use in your office? It will be sent gladly, without¹⁴ charge, upon request. Cordially yours, (286)

Speed Builder 38**Vocabulary Preview**

308. Dear Mr. Hughes: I am enclosing a sketch for a cover stamp we require. This is for a cover side to¹ measure 5 by 8 inches. Will you please have the copy sketched according to your usual practice and let us see² the finished layout before cutting the die.

This book is to bulk five-eighths of an inch. Will you also sketch out a³ backbone die running across the back, using just the main title at the top of the book and our name as an⁴ imprint at the bottom. I presume the fillet used on the side should be carried over to the back to harmonize⁵ with the front cover. Very truly yours,

309. Dear Mr. Russell: We have instructed the plant to hold out of the new⁶ edition of the book they are running 5,000 folded, gathered, and sewed books.

Since receiving your order for⁷ the new edition we have instructed the plant to bind up the sheets remaining on hand from the last edition.⁸ These books, of course, will be shipped out before copies of the new edition are shipped.

The additional cost of⁹ adding a concealed cloth joint and whip-stitching the first and last signatures would be 1½ cents a copy. For¹⁰ the concealed cloth joining alone the price would be ½ cent a copy. My impression is that, if you want to¹¹ reinforce this book, the concealed cloth joint alone would be sufficient. Cordially yours,

310. Dear Mr. McKenzie: We¹² are preparing a new 368-page book entitled "Business Letters." We expect to print 5,000¹³ copies.

The book is to be trimmed 5½ by 8 inches, and sewed in 16's. It is to be bound in¹⁴ the regular cloth and board covers. Two impressions of yellow ink are to be stamped on the front and backbone of¹⁵ the cover.

The book will be regular case-book style without special reinforcements.

Will you please send me an¹⁶ estimate on binding the edition. Very truly yours,

311. Memo to Ferris: You have in preparation a Work¹⁷ Book for "Business Letters."

For use in making this book I have ordered 22 reams of 49 x 35¹⁸ paper stock, which will come from the Taylor Paper Company, and 1,300 sheets of 20 x¹⁹ 26 cover stock to come from the Forest Paper Company.

You are to manufacture 5,000²⁰ copies of the book. It is to be laid out to give a flat stitched book, wired at the top and perforated below the²¹ wiring, then trimmed so that the sheet from the perforation to the end will measure exactly 8½ by²² 11 inches. I should think the flat sheet, including the section above the perforation, ought to be²³ about 11¾ inches long.

In binding these books you are to use a printed top cover assembled²⁴ with the body and wired on. On the back of the pad use a suitable board. Then finish the top with a cloth²⁵ strip.

The finished book should be packed in sealed packages of ten copies, properly labeled.

Of course, you already²⁶ understand that there is great urgency

for the production of this book, so please get ready as soon as you can.²⁷ (540)

ASSIGNMENT 39

Brief-Form Speed Letters

312. Gentlemen: At the suggestion of Mr. Nelson, we are returning to you today, in accordance with¹ Shipping Memo 7525 enclosed, nine rubber rolls. These are not satisfactory. Please² exchange them for softer rubber rolls. Very truly yours,

313. Gentlemen: We note you have returned to us Wabash Freight³ Bill 2089 for \$1.70, your understanding being that it was sent to you⁴ in error.

This freight bill was sent to you as a part of our invoice dated May 21 for a total of⁵ \$172.70, and covers the freight and drayage on the 4,000 sheets of⁶ Crane's No. 1 Bond. We are returning it with this letter. Very truly yours,

314. Dear Mr. Farmer: We call your⁷ attention to our invoice dated May 31 for \$9.75, which covers the printing⁸ of 1,000 letter-heads for your firm. According to our records these were ordered by you.

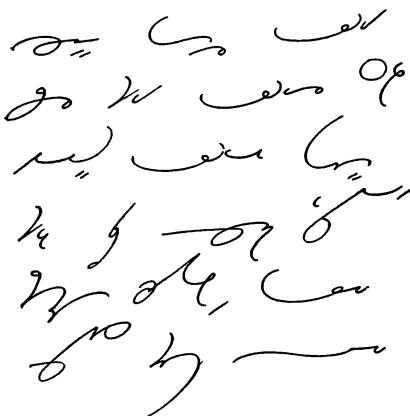
We have sent a statement⁹ of this account each month, and the fact that we have not received a

remittance makes us wonder if it has been¹⁰ brought to the attention of the proper person.

Please let us hear from you at once. Very truly yours, (218)

Speed Builder 39

Vocabulary Preview



315. Mr. Taylor: You will be glad to know that I have your "Canadian Legal Forms" book practically finished.¹ This book will, of course, be printed in Canada.

We had prepared the material to be lithographed here and,² consequently, if you have it lithographed there, you will save at least \$500 or \$600³ on the initial cost of preparation.

As the material now stands, each page is exactly as it should⁴ look

in the finished book and needs only to be photographed and printed. If this is done lithographically,⁵ your plates should not cost you more than from 75 cents to \$1 a page, whereas if it is done by the⁶ letterpress method, your plates will cost you from \$6 to \$7 a page. As there are 88⁷ pages, you can see that the difference between a set of lithographic plates and a set of electroplates is⁸ around \$500 or \$600. In addition to that, there is the fact that, when using⁹ electroplates, you must pay a stiff make-ready charge, whereas when printing from lithographic plates this charge is saved.¹⁰

Mr. Teller suggests that I find out from you whether there is a photo-offset lithographer in Toronto¹¹ who can handle this work. If so, it might be worth while for me to come up there and explain our work to him. My¹² experience with all the lithographers here is that they need some guidance when they first attempt our short-hand work.

Please¹³ let us know about this immediately, as I anticipate that the copy will be ready for the¹⁴ camera early next week.

316. Important Notice to Educational Advertisers: Your attention is directed¹⁵ to the plans of the *Daily Times* to publish two special

school numbers—the Summer Special, June 21, and¹⁶ the Annual Fall Number, in tabloid form, Sunday, August 23.

The *Daily Times* reaches over¹⁷ 100,000 families daily and has the largest circulation of any Brooklyn newspaper. It is a¹⁸ daily newspaper edited for all the members of the family and it is delivered directly to¹⁹ the homes by more than 1,500 of its own carrier boys.

We suggest that you avail yourself of²⁰ the worth-while opportunity now offered you to feature your educational institution in the school²¹ number.

Attractive rates of 25 cents a line will be given for both the school numbers, together with²² liberal editorial cooperation in the matter of news and photographs. Assistance will be²³ cheerfully given to you in the make-up of copy, layout, and art work, if desired.

A prompt reply from you will²⁴ be appreciated.

For your convenience, a self-addressed envelope is enclosed.
Very truly yours,

317. Dear²⁵ Mr. Hodges: As Mayor of the City of New York, as well as personally, it is to me a pleasure to²⁶ extend to you a hearty invitation to attend the annual convention of the Advertis-

ing²⁷ Federation of America in New York City.

Advertising is the dynamo that drives the business of²⁸ this country. It has been a potent factor in the upbuilding of our industry and commerce. It is a²⁹ vital adjunct to prosperity. To have you, its administrators, as our guests will be an honor and privilege³⁰ indeed.

We want you to come to us so that we may demonstrate in some measure the appreciation that³¹ we have for you and your art. Yours very truly, (629)

ASSIGNMENT 40

Brief-Form Speed Letters

318. Dear Mr. Nolan: If we offered to deliver to you, for 1 cent a name, a hand-picked list of known direct-mail users who could buy what you have to sell—would you be interested?

That's exactly what we can do—a list² of 15,000 direct-mail users, carefully developed, up to date over a period of twenty³ years. We offer these names of sales and advertising executives for just 1 cent a name for the entire lot.⁴ And we will mail your message to this list without further cost to you.

Your message is surrounded by the latest⁵ direct-mail news and in-

formation, so that the folks who get it are sure to read and see your story.

Your⁶ advertisement in *Postage & The Mailbag* costs \$150 for a page—just 1 cent a name.

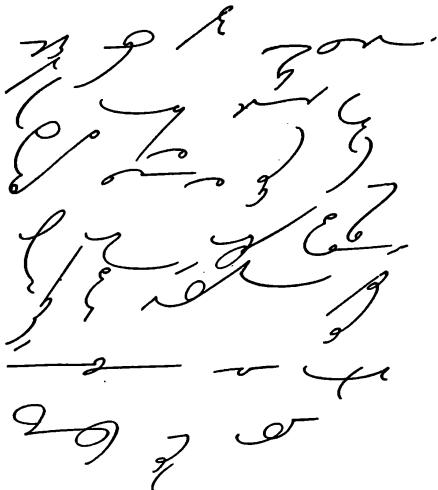
And the name⁷ of your company becomes better known in the direct-mail field. And you get more business. When will you start? Cordially⁸ yours,

319. Dear Miss Ryan: Enclosed is our advertising rate card. If you will send us your advertising copy,⁹ together with a remittance to cover whatever insertions you desire, I think there will be no¹⁰ difficulty about running the advertisement, as there seems to be no conflict between your booklet and our own¹¹ publications. However, this we cannot say definitely until we see a copy of the booklet. I¹² suggest, therefore, that you send me the booklet either before you send a definite order or together with the¹³ order.

I was very much interested in the message at the foot of your letterhead, to the effect that¹⁴ the Sperry Company utilizes carrier pigeons. If your company actually uses pigeons¹⁵ for communication purposes, I should like to know more about this, as I am sure it would be of interest¹⁶ to our readers. Very truly yours, (327)

Speed Builder 40

Vocabulary Preview



320. Reasons for a One-Price Policy

Men and women at work in schools, libraries, and institutions of various sorts have been in the habit of¹ receiving from publishers an educational or a library discount.

No one is, of course, naïve² enough to suppose that this privilege is "given." Discounts are figured into the computation that determines³ the list price of a book. If books are sold for less than they actually cost to manufacture and distribute,⁴ they will not continue to be published.

The product of our Company, devoted exclusively to⁵ scientific

and technical publications, is sold almost wholly to individuals who, by tradition,⁶ receive a discount.

It follows, since nearly all sales might logically be made at the discounted price, that the list⁷ price would have to be raised the full amount of the discount. If this is done, the special privilege disappears, and⁸ it may even happen that the purchaser will pay more, with his discount subtracted, than he would without the⁹ process of loading and subtraction. Even if he does not, the whole process smacks of absurdity.

Certain¹⁰ unavoidable items enter into the list price of a book, apart from its cost of manufacture. As a¹¹ matter of fact, it costs more to advertise and distribute a book than it does to manufacture it. The list price¹² of a book is fixed at a fair level when it accounts for all these costs.

The only factors that should properly¹³ alter the list price, *if it is fairly fixed in the first place*, are factors that actually make it possible¹⁴ to manufacture and distribute more economically, and thus actually save some of the cost.

A¹⁵ discount to the retail trade is thus reasonable and proper, because the retailer assumes a part of the¹⁶ cost of distribution and

usually buys in a larger quantity.

Any other form of discount must¹⁷ be "loaded" into the list price. A vicious circle is thus established. The higher list price cuts down the number¹⁸ of prospective purchasers and tends to make for smaller editions, which tendency is again reflected in¹⁹ a rise in the list price.

This vicious circle is not keenly felt in publication ventures that average large²⁰ editions—say, from 5,000 to 100,000 or more. In such cases a difference of a thousand²¹ or so has little effect on unit cost. But in scientific books, with editions of 1,200²² or thereabouts, the effect is promptly felt. If the average of editions can be raised, the result is²³ promptly reflected in lower list price; if the average is lowered, even by 500, the list price is²⁴ bound to soar accordingly.

For all the reasons recited, this Company has felt justified in establishing²⁵ a *one-price policy*, not subject to discount except when the factors mentioned above enter in. The²⁶ conviction has been reached that such a policy results in actually lower prices paid by the purchaser,²⁷ even though he does not receive a so-called special discount.

From time to time, the Company has experimented²⁸ with edu-

cational and similar discounts, partly because the practice was traditional, and partly²⁹ with the expectation that quantity orders would develop. This expectation has not been realized, and³⁰ the result has been a disservice rather than a service to the buyer of technical and scientific³¹ books (621).

—*The Williams & Wilkins Co.*

SPEED PROGRESSION TEST 4

(50 Words a Minute)

We believe that advertising and selling efforts are cumulative¹ and that we are not likely to get out of the red on new articles² in our field inside of three years. We know that planting the seed and³ watering it and furnishing it with nourishment are expensive, and⁴

(60 Words a Minute)

that about three years pass before most of the seeds send their sprouts up across the dotted¹ line.

We figured out the amount of money we had to spend and whether we could get² along until the profits began to show. We found we could do it, and we did it.³

To give you an idea of how our business grew, from an advertising standpoint,⁴

(70 Words a Minute)

we began in a leading paper with a one-sixteenth page, and we were irregular in our¹ insertions of those

ads. But shortly we found out that whenever we took the advertising out of² the papers business fell off right away, and we put it back again. Finally, it dawned on our³ brilliant minds that the only way to get along was to maintain the advertising all the time. We⁴

(80 Words a Minute)

have done so ever since.

Our space grew from one-sixteenth to one-quarter and then to full pages. Some years ago we¹ adopted the policy of going into some of the leading papers with two-page spreads, thus occupying² a position as large as it is possible to read without turning over a page. When we did that we found³ the business took a big jump forward, and advertising expense, after going up a little, sagged back again.⁴

(90 Words a Minute)

The latest move we have adopted since then is the use of colored inserts. That has been expensive, but has also resulted¹ in more business. Our latest appearance covered eight pages in one of the publications to display our list of users.²

In the old days, in beginning our advertising work we were very careful to spend a lot of time thinking about it.³ In fact, I didn't know much else about business but advertising, and spent most of my time thinking and figuring about it.⁴

321. The Object of Advertising

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N. W. Ayer & Son.

SECTION 9

ASSIGNMENT 41

Speed Builder 41

322. Gentlemen: After a careful consideration of all the bids submitted by the various oil companies¹ for our lubrication business, we are sorry to inform you that we have awarded our contract to² another firm.

We do not think it necessary to tell you the reasons that eventually caused us to give³ our business to one of your competitors. We want you to know, however, that the decision was a close one.⁴

We were certainly impressed with the businesslike and courteous manner with which we were solicited by your⁵ representative, Mr. Yale, and if anyone's preliminary efforts could have secured our contract,⁶ Mr. Yale's efforts would have been successful.

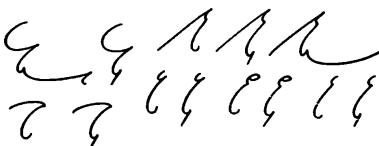
Thank you for the promptness with which you submitted your quotations, and⁷ also for the services rendered us by the personnel of your organization.

We hope that the pleasant⁸ relationship that has existed for many years between our compa-

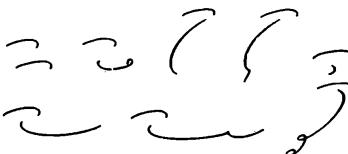
nies will continue. Our present decision,⁹ of course, does not mean that there is no opportunity for future business association with you. Very¹⁰ truly yours, (202)

Speed-Building Drills

323. *Drill on Paragraph 227.* The word-ending *-pose* is expressed by *po*; *-position*, by adding *shun*:



324. *Drill on Paragraph 209.* The word-beginning *contr-* is expressed by *k* disjoined:



325. *Drill on Paragraph 100.* In words beginning with *a-w* or *a-h*, the *a* is expressed by a dot on the line close to the next character:

326. *Drill on Paragraph 227.* The word-ending *-ual* is expressed by an *l*; *-ually*, by *li*:

327. *Drill on Paragraph 106.* The prefix *im* is expressed by *m* when followed by a consonant or another prefix:

328. *Drill on Paragraph 121.* The minor of two consecutive vowels not forming a pure diphthong may be omitted:

329. *Drill on Paragraph 104.* The combination *ya* is expressed by a large loop:

330. *Drill on Paragraphs 183 to 185.* The syllable *sub* is expressed by *s*:

331. *Drill on Paragraph 230.* The word-ending *-ship* is expressed by *sh* disjoined:

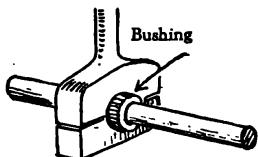
332. *Word Study—Automotive Terms.*

Accelerator. A device, operated by the foot, controlling the flow of fuel to the engine and so governing its speed and power.

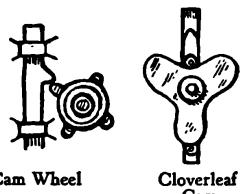
Assembly. A set of parts, which, together, form one unit of a machine, as a hub assembly.

Bearing. A part or surface upon which another part is carried, especially a part that supports a revolving shaft.

Bushing. A part of a bearing assembly, usually a lining in the shape of a sleeve made of copper or bronze and applied to a cast-iron base, reducing friction and improving wear.



Cam. A part usually attached to a rotating shaft in such a way that at intervals it will engage and move some other part.



Carburetor. A device in which air is mixed with gasoline before being drawn into the combustion chamber of the engine.

Chassis. The frame and wheels of a car.

Differential gears. That part of the rear-axle assembly that permits the rear wheels to move independently of each other, as in making turns.

Distributor. The device through which the electricity coming from a single source in the battery or generator is distributed to the several cylinders as required for igniting the gas.

Gasket. A piece of rubber, metal, or other material used for making a tight joint between two surfaces.



Gasket

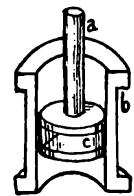
Generator. A dynamo that generates the electrical current used by the car.

Housing. A covering or enclosure for working parts. Frequently it also provides bearings for the parts enclosed and supports the entire assembly.

Ignition. The complete group of devices by which the gas in the cylinders is fired; also the act of firing.

Manifold. (1) Intake manifold: a chamber with an inlet from the carburetor and several outlets, through which the fuel is carried to the various cylinders; (2) another manifold serves the reverse function of receiving the exhaust from the cylinders and discharging it through a single outlet.

Piston. A plunger in the cylinder which, when forced down by the combustion of the gas, turns the crank shaft.



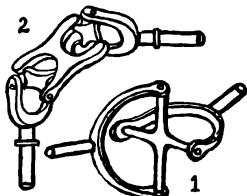
a. Piston Rod
b. Cylinder (shown in section)
c. Packing Ring

Shim. A piece of metal or other suitable material used to make small adjustments between surfaces. Shims are introduced between the sections of a bearing to insure just the right adjustment of the bearing to the shaft.

Tappet. A lever or projection used for opening and closing the valves of a motor.

Timer. A device through which the electric discharge within the cylinders, commonly called the "spark," is timed with reference to other related actions in the engine.

Transmission. The assembly of parts through which the power of the engine is transmitted to the wheels of the car, commonly applied to the set of gears through which the relative speeds of engine and wheels are adjusted.



1. Single Universal Joint
2. Double Universal Joint

Universal joint. A flexible joint permitting free readjustment of the relative positions of the engine and the wheels necessitated by the changing road surface, varying loads, etc.



Worm Gearing
a. Worm
b. Worm Wheel

Worm. A type of gear that operates on the principle of the screw.

ASSIGNMENT 42

Brief-Form Speed Letters

333. Dear Sir: Mr. John Baker is insured with our company for damage to his car sustained on October¹ 23. If you will send us the invoice amounting to \$6 covering installation of right headlight² lens and removing bump on right front fender, we will make payment of the charge. Respectfully yours,

334. Dear Sir: In³ compliance with our telephone conversation of today, this will authorize you to make the necessary⁴ repairs to the chassis of the sedan, belonging to James Egan. Please forward your repair invoice to this office⁵ for payment. Very truly yours,

335. Gentlemen: Thank you for your letter of the eleventh calling our attention⁶ again to the error made on our invoice No. 9130 of August 13 in billing⁷ you for repairs to carburetor and timer.

Our charge on this invoice should have been \$5.50,⁸ and we are today authorizing credit to your account for the difference. Very truly yours,

336. Gentlemen:⁹ Acknowledging your telegram of last night, we wired you by night message, confirmation of which is attached. We¹⁰ shipped 800 generators on

April 2 and will ship 100 more by freight on the eighth, exactly as¹¹ scheduled. The first-mentioned shipment should be in your hands by this writing, but if not, we shall be glad to ship an¹² additional number by express should this be necessary. If we can be of any further assistance, please¹³ let us know. Sincerely yours,

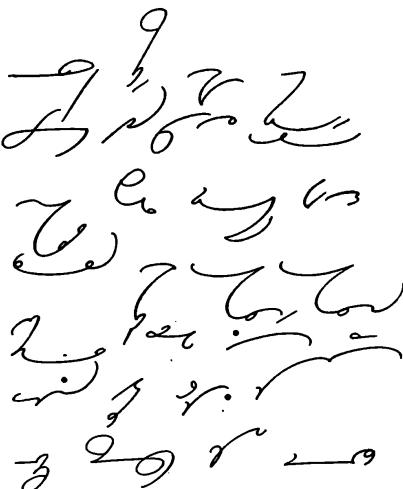
337. Gentlemen: We are thoroughly satisfied with the 40-h.p. Relay Truck¹⁴ you sold us some eighteen months ago.

Our repair bills have been very low, and consequently our truck has been laid¹⁵ up very little. We purchased another truck at the same time we bought yours, and our repair bills on it have been¹⁶ almost \$300. In the same length of time it has not given us nearly so good service as your truck has.¹⁷ We are very much pleased with the performance and low upkeep of the Relay. Yours truly,

338. Gentlemen: Recently¹⁸ we received from you a shipment of bearings and gaskets as listed on the attached memorandum.

Since these returned¹⁹ parts are subject to credit, we shall appreciate your giving us invoice reference, as we are unable²⁰ to locate an invoice made out to you for this material. Yours very truly, (416)

Speed Builder 42
Vocabulary Preview



339. Dear Sir: Thank you for your letter of the twenty-first with reference to your Model F car. We are sorry that¹ you are not obtaining gasoline mileage that is satisfactory to you, but we think you can fully² appreciate the fact that it is impossible for us to say, without any detailed information, whether³ or not your car is properly adjusted. It would be our suggestion that you have your car carefully checked at⁴ any competent service station to determine if it is in proper adjustment..

It is entirely⁵ possible, even with a car perfectly adjusted, to obtain gasoline mileages no better than

from 12⁶ to 13 miles a gallon under certain driving conditions. On the other hand, the same car, if driven⁷ under favorable conditions, would show as high as 18 miles a gallon.

This question of gasoline mileage⁸ is very much involved and the varied conditions of driving influence it to such an extent that a wide⁹ range of differences in mileage can be obtained by varying these conditions.

In an effort to have a¹⁰ more thorough understanding of the subject on the part of those interested, we issued some time ago a¹¹ pamphlet explaining some of the factors that influence gasoline mileage. As you may be interested in¹² some of these points, we are enclosing a copy of this pamphlet. Among other points outlined in it are two tests¹³ that were conducted with two cars that had been adjusted and tuned to give identically the same gasoline¹⁴ mileage when driven under the same conditions. Yet these same cars, when driven under widely differing conditions,¹⁵ proved that the car that was driven under unfavorable conditions consumed almost twice as much gasoline¹⁶ as the other car.

In your letter you mention the Johnson carburetor, and you inquire concerning the¹⁷ relative economy between it and the carburetor with which your car is equipped. If your carburetor¹⁸ is properly adjusted, it will give approximately the same economy as the Johnson.

We have¹⁹ not made any tests of the alemite device for removing carbon, but we are familiar with tests that have²⁰ been made on similar devices, and they seem to be fairly effective in accomplishing the purpose. The²¹ action of the so-called solvent that is used is to break up the carbon into particles sufficiently small²² to permit it to pass through the exhaust system. From a car owner's standpoint, it merely becomes a question of²³ whether he prefers a device of this sort for removing carbon every 500 miles, or the²⁴ periodic cleaning of carbon done in the usual way by removing the cylinder head. Under²⁵ ordinary conditions of driving, a periodic cleaning once a year should be sufficient. As stated before,²⁶ we do not know of any harm in the use of the alemite device for the purpose of more frequent cleaning.²⁷

With reference to the oiling device that is intended to oil the upper portion of the cylinders and²⁸ combustion chambers, there are, as you probably know, a number of such devices offered for sale. We have²⁹ tested several of them here,

and can see no advantage in their use. As a matter of fact, the only place in³⁰ which they would seem to be of any value would be in an engine that was not properly lubricated by³¹ its own lubricating system. In the Model F car the lubricating system provides a proper amount³² of lubricant for all wearing parts. Any auxiliary oiling system, therefore, is unnecessary, and³³ while it may not do any harm, neither will it be of any benefit.

We sincerely hope that we have³⁴ given you the information you desire, but if you have any further questions we shall be only too glad to³⁵ try to answer them fully. Yours very truly, (709)

ASSIGNMENT 43

Brief-Form Speed Letters

340. Gentlemen: We must admit that we fail to understand as well as we might your letter of February¹ 20 on standard car prices and discounts. We do gather, however, that you are dissatisfied with the quantity² discount plan that we have placed in operation this year. While we can understand that you may be able to³ suggest a plan more to your liking, we feel that you will realize

that, in offering additional discounts,⁴ it necessarily must remain with us to offer them in a way satisfactory to the majority⁵ of our dealers and to ourselves.

We are, after all, making you a better offer than you had last year, and⁶ we feel you should appreciate this rather than object to the method we have adopted. We are not asking⁷ you to contract for any definite number of units and are offering you additional discounts when⁸ you contract for ninety units through all your branches. The fact that the London office may have granted you 40⁹ per cent had no bearing on this particular question. The point you should bear in mind is that you have a better¹⁰ contract than you had last year.

It was only after careful consideration that we decided to place this¹¹ quantity discount plan in operation, feeling that increased sales made because of it would warrant its adoption,¹² and while we should, of course, like to grant your request, in this instance we must refuse it.

Please reconsider the¹³ plan that is now in effect with the view of discovering its good features, which we feel will more than outweigh those¹⁴ that do not appeal to you. Cordially yours, (288)

Speed Builder 43**Vocabulary Preview**

341. Gentlemen: The factory informs us that it is prepared to equip the 126-inch wheel-base¹ cars with a tire carrier at the rear, with the exception of the seven-passenger phaeton.

There will be² no extra charge for this equipment.

Tire-carrier equipment at the rear of 126-inch wheel-base³ cars will be designated as Option 5. This option designation should be used when this equipment is⁴ desired. Very respectfully yours,

342. Gentlemen: Upon your request we write you regarding our experience⁵ with your Model 40 truck.

The transmission of this truck, because of its simplicity and rugged construction,⁶ appealed to me. My many years of mechanical experience have taught me that fewer parts mean less trouble.⁷ The advantage of such a drive as this truck has is a great step toward increased traction. It lessens shock and wear⁸ and tear on equipment. We believe our statements are borne out by the fact that after eleven months of service⁹ our truck has yet to be in a shop for repairs of any kind. Of course, the valves have had to be reground and a¹⁰ few gaskets replaced, but such repairs are to be expected with any make of car.

We thank you for your interest.¹¹ Very truly yours,

343. Dear Sir: Thank you for the suggestions in your letter of March 30. We have considered¹² your suggestion of providing a removable side panel for the hood of the car, but we are afraid that¹³ in practical use this device would prove troublesome to the average owner.

Several makes of cars are¹⁴ equipped with ventilating doors, which open and close at the will of

the driver, on both sides of the hood. This arrangement,¹⁵ we feel, might be more desirable to the owner. As we equip our cars with shutters at the front of the¹⁶ radiator, it does not seem advisable to have a ventilating control at both the front and the sides¹⁷ of the hood.

The seat cushions in our present line of cars can be elevated easily, by building a¹⁸ skeleton wooden frame to increase the height. Our problem, however, has been to obtain as much height as possible¹⁹ for the seat-cushion springs, in order to obtain satisfactory cushions. If the seat frame is increased in height,²⁰ then the seat-cushion springs must either be shortened or the head room for the occupants must be sacrificed. If you²¹ are willing to compromise on either of these points, it is a simple matter to elevate the seat frame as²² suggested.

We hope that this is the information you desire. Very truly yours,

344. Gentlemen: The upholstery²³ of a car should be cleaned by moistening a piece of soft cloth with cleaning fluid and wiping the surface to²⁴ be cleaned in one direction only.

Do not attempt to soak the material or scrub the spot, as this

will²⁵ surely dissolve certain ingredients in the backing boards and cause the material to be stained.

This information²⁶ should be given to the men on your wash rack to avoid any possibility of injuring²⁷ customers' cars. Very truly yours, (545)

ASSIGNMENT 44

Brief-Form Speed Letters

345. Gentlemen: Naturally, we should like to have your truck tire business, but whether we get it now or not, we do¹ want you to know what we have to offer.

First, we handle the tires that we firmly believe will give you the soundest² value, no matter what your needs.

Second, we keep a complete stock on hand—the type and size you want in any³ emergency.

Third, we sell these tires at prices that are right. Our tires cost no more to buy and cost less per mile to use.⁴

Fourth, we are equipped to render every needed service promptly—here at our place or on the road.

In addition⁵ to all this, we take real interest in every tire we sell you—a watchful care that will make the tire serve⁶ you so long and well that you will come back

to us when replacement is finally necessary.

We are here⁷ every day—to serve you sincerely in the knowledge that we shall build our business fastest and most permanently⁸ by keeping your hauling costs down.

Will you please read what is on the inside of the enclosed folder—and then will you⁹ give us a chance to show you? Very truly yours,

346. Dear Sir: Don't you find that one of the greatest drawbacks in the¹⁰ repair business is the unevenness of your work—the intensive rush and hurry of one season and the profitless¹¹ lull of another?

Wouldn't you feel much happier if you were certain of a steady year-around trade?

And¹² wouldn't you be interested in seeing a plan we have drawn up that will be an inexpensive help in this¹³ direction?

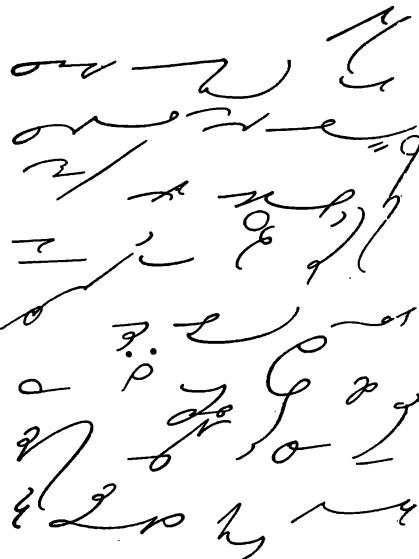
Now that summer is over and car owners are returning from trips, there will be a lot of work in¹⁴ repairs and in installing accessories for winter driving. We can help you get a big share of this work with¹⁵ our plan, and we can guarantee you a greater and steadier business for the entire twelve months.

May we explain¹⁶ this plan to you—without obligating you in

the least? We feel sure you will be glad to get our ideas. Just¹⁷ sign your name on the enclosed card, mail it, and we will submit our plan to you at once. Very truly yours, (359)

Speed Builder 44

Vocabulary Preview



347. Dear Sir: Some time ago we announced that we were presenting an entirely new manifold car heater. Samples¹ were sent to all distributors, and the tests made by them bear out our statements that we have a useful heater.

We² are attaching a copy of a letter, which we actually received from one of our distributors, that³

tells its own story. We might add that, in addition to the 250 heaters mentioned in this letter,⁴ this distributor has also contracted for several hundred more.

Why not get behind this product as⁵ Milwaukee has done? We feel sure that with a little concentrated effort on your part you also will be writing⁶ us that you have ordered additional quantities.

The improved model manifold heater that we offer you⁷ this year will give a constant stream of warm air and will heat the car at low speed as well as high. It is carefully⁸ fitted to the car, is made for easy installation, and has an adjustable heat outlet under the⁹ instrument board that impels ideal circulation of the air throughout the car. Our tests made in zero weather¹⁰ the first of this year have proved its superiority of performance.

Don't wait until cold weather sets in¹¹ before going after the business on this item. Let's have your orders promptly, so that we may anticipate your¹² requirements. Very truly yours,

348. Dear Sir: The suggestions contained in your letter of May 6 are good. They cover¹³ conditions that are receiving constant attention and supervision from our staff in order to improve our¹⁴ service.

The schedules are being revised and "tightened up" wherever operating conditions will permit, and¹⁵ our "on-time" performance has been improved from 92.7 per cent in December to 96.5¹⁶ per cent in April.

Unceasing effort is put forth to perfect the performance of equipment so¹⁷ as to reduce delays while in our shops. The improved type of step to which you refer is being installed on all¹⁸ new cars.

To give unexcelled service at the lowest possible cost is our aim, and letters of constructive¹⁹ criticism from our patrons are sincerely appreciated. They are of much assistance to us in²⁰ eliminating objectionable conditions.

Thank you for the interest you have shown in writing us and the²¹ suggestions you have offered. Yours truly,

349. Dear Sir: We have your letter of May 14, in which you ask us to pay for²² a \$35 paint job because a gallon bottle of Globe metal polish you recently purchased ate²³ the lacquer finish off your automobile.

We are entirely at a loss to account for such an unusual²⁴ happening, unless the original contents of this gallon bottle were in some way removed. We have never²⁵ had such a complaint be-

fore, and really cannot believe it was actually Globe metal polish that²⁶ you used.

You state that the polish contained acid, grit, and harsh abrasives, not only causing the lacquer finish²⁷ to come off, but also harming your hands. This convinces us it was not our product you used, for every gallon²⁸ bottle is rigidly inspected before leaving our refinery.

In view of the foregoing, we feel²⁹ we should have been permitted to examine your car and the polish before you had the car repainted. However,³⁰ Mr. Bell, our representative, will call at your place tomorrow, and go over the entire matter with³¹ you. Very truly yours, (624)

ASSIGNMENT 45

Brief-Form Speed Letters

350. To Retail Automobile Salesmen: No matter what automobile you have been selling, you are no doubt having¹ a tough time. Just about the time you have a sale consummated and are ready to make delivery, a bank² closes or your prospect gets a salary cut, and the order is canceled. Perhaps you are losing business³ because the other fellow is outtrading you, due to his desperate desire for registrations.

What can a⁴ manufacturer say to help you?

It is well to remember that you are dividing a smaller business compared⁵ to what you previously enjoyed. It is very easy for someone to sit on the side line and say to the⁶ man on the firing line, "Be brave!"

But there is one encouraging message we should like to give you. You are laying⁷ up great treasures for yourself in the future. This period of depression is developing men. I know you⁸ cannot eat promises, but there is enough business to be had so that you can stay in business. The wearing-out⁹ process that is taking place is building up a market that is inconceivable in its magnitude. There are¹⁰ few things that people love and enjoy as they do their automobiles.

Thousands and thousands of automobiles are¹¹ being broken down and worn out, and when the dam breaks and these cars are replaced, it will mean an era of¹² automobile prosperity beyond conception.

Now is the time to have faith in America, and America¹³ will reward you. Yours truly,

351. Dear Friend: As a matter of sound business, you know the value of making the best buy,¹⁴

and you know that depends on prompt action.

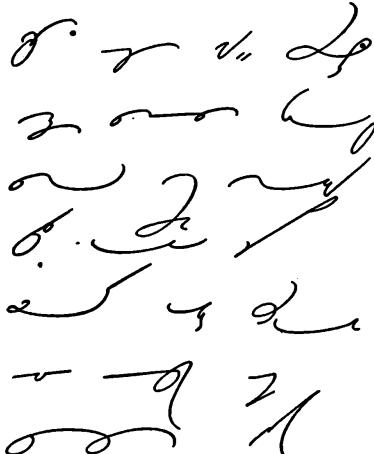
The sooner you bring your car in for appraisal the better the allowance,¹⁵ for your car is worth more right now than it will be later on.

Come in, see the new models, get behind the wheel,¹⁶ and, regardless of when you want to take delivery, we assure you that we will work out the fairest and best¹⁷ deal for you.

Come in and get acquainted with dependable service. Yours very cordially, (356)

Speed Builder 45

Vocabulary Preview



352. The Growth of an Idea

Let an idea, however vague, catch hold of a man's mind, and

no one can tell to what it may lead. As the ripples¹ from a pebble dropped into water will travel in ever-widening circles across the whole surface of² the pool, what seems but an incident may produce effects that touch the very limits of human life.

When Watt³ observed the power of steam to lift the lid of the kettle, he conceived the mere thought that this principle might be put⁴ to practical use. But, as a result, came the steam engine; then, through variations and extensions, the machine⁵ age. In consequence, not only economic conditions, but the world's whole social and political aspect⁶ has been changed.

Something of this same thing began with the coming of Fisher Bodies. It would be absurd to say that⁷ closed-body development ever equaled in importance the development of the automobile itself.⁸ But the automobile without a closed body was but a short-season sporting turnout, not a year-round conveyance⁹ needed or even desired by the people as a whole.

Then Fisher, believing that closed bodies were practical,¹⁰ proved its belief. The attitude toward the automobile changed. Thousands who never desired a car before¹¹ now wanted one. The new demand opened the way to

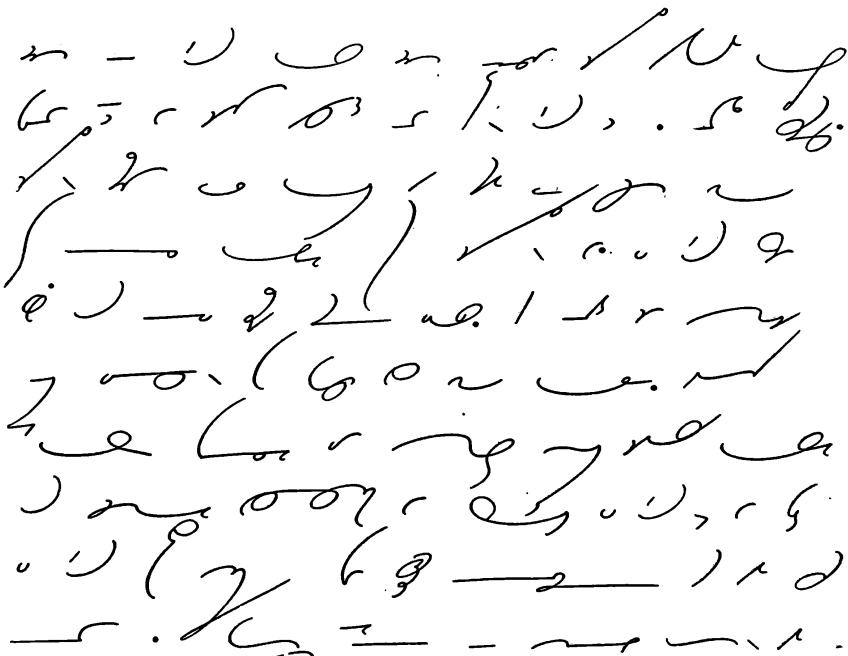
new methods of quantity production. Cost per car, in¹² consequence, went steadily down. The lower the prices reached the larger the market grew; the larger the market the¹³ lower the prices. The endless chain was welded.

So, too, with Fisher itself, one result has followed another.¹⁴ The success of its basic ideas has

opened, year after year, new avenues for the development of¹⁵ resources and facilities which, in turn, have again and again advanced the possibilities of Fisher¹⁶ achievement. True to the laws of cause and effect, Fisher Bodies are finer every year—and by the same laws¹⁷ you can expect them to be still finer in the future. (351)

TRANSCRIPTION STUDY 4

Shorthand a Personal Accomplishment



Manufacturing
is the process of
producing goods
from raw materials
by means of labor
and capital.

What Is Manufacturing?

"Manufacturing
is the process of
producing goods
from raw materials
by means of labor
and capital."

SECTION 10

ASSIGNMENT 46

Speed Builder 46

353. Gentlemen: The aerial photographer can take a picture in a few minutes that will show clearly more¹ detail than an expensive mapping survey, which might take months to accomplish.

There are so many possibilities² in this direction that the use of aerial photographs is growing by leaps and bounds. The taking of³ such photographs, naturally, requires suitable equipment for the correct processing of the films used in⁴ aerial mapping cameras.

We are enclosing literature describing the special Baker⁵ aerial developing sets, which easily provide the most compact and efficient means of handling the long lengths⁶ of film ordinarily used. The enclosed folder will convince you of the peculiar suitability of⁷ the Baker developing sets for handling this type of work. We are distributing this equipment and invite⁸ your further inquiries.

Our Baker movie camera is also being used with splendid success as an⁹ accessory to the regular

mapping camera. The Baker permits a cheap and convenient preliminary¹⁰ survey by which the route of a more elaborate mapping flight may be determined in advance.

If you are¹¹ interested in learning more about these phases of aerial photography, we shall be glad to¹² extend to you every assistance we can to help in handling your particular problem. Yours very truly,¹³ (260)

Speed-Building Drills

354. *Drill on Paragraph 230.* The word-ending *-ograph* is expressed by *o* disjoined:

355. *Drill on Paragraph 227.* The word-ending *-ture* is expressed by *tr*:

356. *Drill on Paragraph 227.* The word-ending *-nsive* is expressed by *nsv:*

s v s v s v

357. *Drill on Paragraph 227.* The word-ending *-quire* is expressed by *ki:*

k i k i k i

358. *Drill on Paragraph 80.* The prefix *com* followed by a consonant is expressed by *k:*

k k k k

359. *Drill on Paragraph 80.* The suffix *ily* is expressed by a loop:

l l l l l l

360. *Drill on Paragraph 209.* The word-beginning *distr-* is expressed by *ds* disjoined:

d s d s d s

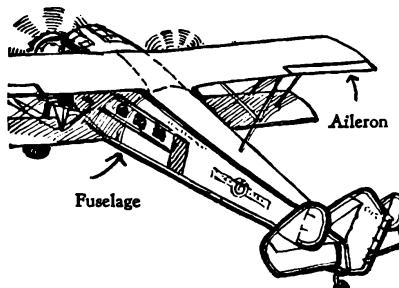
361. *Drill on Paragraph 198.* Write through the consonant following the accented syllable, if

writing through the accented syllable does not give a sufficiently distinctive form:

c c c c c /

362. Word Study—Aeronautical Terms.

Aileron. A hinged or pivoted, movable auxiliary surface of an airplane, the primary function of which is to give a rolling movement to the airplane.



Altigraph. A barometer the scale of which is designed to read heights.

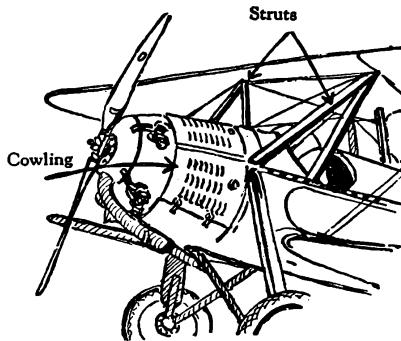
Altimeter. An instrument for measuring or indicating the elevation of an aircraft above a given or assumed level.

Amphibian. An airplane designed to rise from and alight on either land or water.

Barograph. An instrument for recording the barometric or static pressure of the atmosphere.

Catapulting. The act of "shooting" a plane, usually from the decks of ships, into the air by means of a machine called a catapult. The motive power for the catapult is provided by compressed-air engines. Planes shot off in this manner often attain a speed of 60 miles an hour in 100 feet in 3 seconds.

Cowling. A removable covering extending over or around the engine, and sometimes over a portion of the fuselage or nacelle (*q. v.*) as well.



Ceiling. The vertical distance from the ground to the lowest layer of clouds. **Absolute ceiling.** The maximum altitude above the sea level attainable by an aircraft. **Service ceiling.** The altitude at which an airplane ceases to climb at a rate greater than 100 feet a minute.

Fuselage. The structure containing the power plant, passengers, cargo.

Gyroscope. A steering apparatus or balancing device dependent on centrifugal force.

Helicopter. A form of aircraft in

which the lifting is accomplished by two horizontal propellers revolving in opposite directions.

Nacelle. An enclosed shelter for passengers or for a power plant. Usually shorter than a fuselage, and not carrying the tail unit.

Rigger. One who is employed in assembling and aligning aircraft.

Stabilizer. A normally fixed surface of a plane the function of which is to lessen the pitching motion; also called "tail plane."

Smog. Smoke-laden fog, reducing the visibility.

Strut. Any bar or piece designed to resist pressure or stress in the direction of its length; a support or brace.

Tachometer. An instrument for measuring the speed of a motor.

Visibility. Horizontal vision. From $\frac{1}{8}$ to 10 miles.

Zoom. To climb for a short time at an angle greater than that which can be maintained in steady flight, the airplane being carried upward at the expense of its motive energy.

ASSIGNMENT 47

Brief-Form Speed Letter

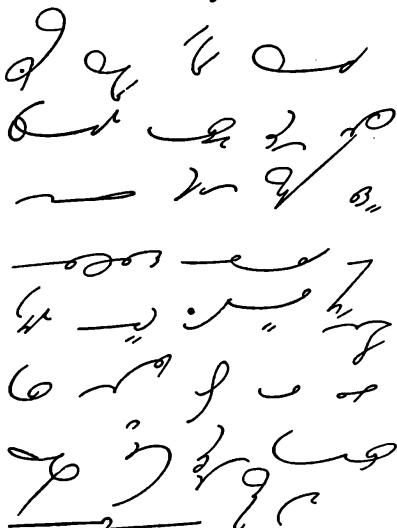
363. Dear Mr. Packard: The home office has forwarded your letter of the ninth to us, and we note that you are¹ interested in an agency for our planes in the state of Montana.

Just at this time we do not plan to² contact anyone for Montana, except possibly a general agent for

a certain section of the state³ under a commission basis. We should like, however, to secure a satisfactory agency⁴ organizer in South Dakota, but as you do not refer to any acquaintance or experience in South⁵ Dakota, possibly it would be better for us to endeavor to locate someone who lives within that state and⁶ who is more or less acquainted there.

We thank you for your inquiry, however, and if you should be interested⁷ in developing a general agency in Montana, we suggest that you write to Mr. R. R.⁸ Meadows, Supervisor, at Helena. Very truly yours, (171)

Speed Builder 47
Vocabulary Preview



364. Dear Sir: Aviation is growing rapidly. New plants, huge airports, air transport lines, and service bases are¹ located from coast to coast.

There are many reasons why you should choose aviation as a career and prepare to² take your place in this industry. Aviation is America's youngest industry. Years of future growth hold³ out wonderful opportunities to the young man who will enter the business and seriously apply himself.⁴

The only requirements are that you be sixteen years of age or over, in good health, and have an alert mind.⁵ Now is the time to start—the sooner the better—because those who get into aviation while it is still in⁶ its infancy are sure to reap the benefits that will accrue from its steady growth.

There is a growing demand⁷ in the aviation industry for skilled men who fully understand aircraft and engine construction, who can⁸ adjust and repair all types of aircraft.

You have expressed an interest in learning to fly. You can obtain your⁹ pilot's license, provided you can pass the United States Department of Commerce physical examination¹⁰ and are otherwise normal.

The Curtiss-Wright Flying Serv-

ice has trained thousands of young men and women to fly,¹¹ and to fly well. Our flying school has been approved by the Department of Commerce. Our instructors have undergone¹² a special teacher-training course. In your training course you will handle many different types of planes, both open¹³ and closed. In your advanced course you will be given photographic and night-flying training. Associated with¹⁴ your flying course is a complete ground course, which comprises not only theory but much practical work. Students¹⁵ taking our advanced flying course also take our mechanic's course, which is described on page 3 of the enclosed¹⁶ circular.

The attached outline indicates the scope of our flying and ground training. For primary training,¹⁷ we use the famous Curtiss-Wright Fledgling, one of the standard training planes of the United States Navy. None but¹⁸ Curtiss-Wright Flying Schools use Fledglings, which are built to military standards and are simple and easy to fly.¹⁹ At this base no student has ever been scratched in a Fledgling, and in the entire Flying Service no student has²⁰ been seriously injured flying this make of plane. We require no breakage bond for solo flying, and furnish²¹ para-

chutes in all training, but we require no jumps.

We can also offer you flying time by the hour on²² many different types of planes, ranging from the famous Gipsy Moth equipped with Handley-Page Wing slots up to high-speed²³ open-cockpit planes and four-place cabin planes. Time on six-place cabin planes may be purchased at extra cost.

Our²⁴ courses cost as follows: Private Pilot's Course, \$600; Limited Commercial Course, \$1,300;²⁵ Transport Course, \$4,500. Each course is a continuation of the previous course.²⁶ To enroll, you simply sign for the Private Pilot's course, making a down payment of \$200, and pay²⁷ for time as taken thereafter at hourly rates varying from \$30 in the initial stages to²⁸ \$21 in the advanced stages. We are sending a special catalogue under separate cover.²⁹

Please write us at once indicating your interest and ask for any information that we have not given³⁰ in this letter. Yours very truly, (606)

ASSIGNMENT 48

Brief-Form Speed Letters

365. Gentlemen: Your letter of April 6 has been referred to me in Mr. David's absence. I have dis-

cussed your¹ suggestion with my other associates here, and we have come to the conclusion that it is not the type of² investment in which we should be interested at this time. I shall, however, discuss the matter further with³ Mr. David when he returns to the office about May 1, and if there is any change in our opinion⁴ at that time I shall be glad to communicate with you. Sincerely yours,

366. To Department Heads: The following⁵ instructions with reference to requisitions are applicable to all plants:

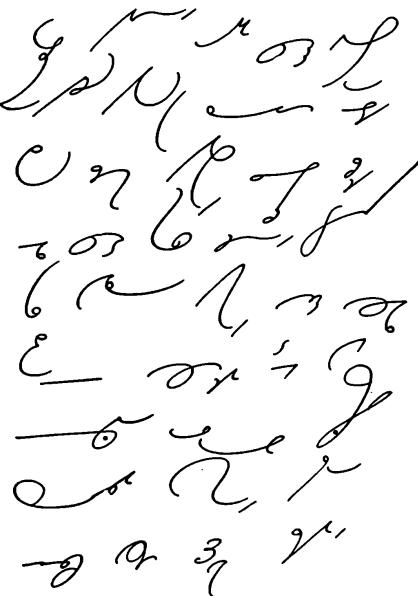
Requisitions should be made up once⁶ a week from the Want Book, except for emergency material. In the case of an emergency, order⁷ by phone from Mr. Collins. This exception is to apply only to breakdowns or to material that is⁸ badly needed. We can, with a little foresight, anticipate our wants a week in advance. Rush orders always⁹ cost more money than orders placed in advance. Weekly requisitions should be mailed on Thursday or Friday of each¹⁰ week.

As many items as possible should be placed on one requisition, thus saving both time and mailing¹¹ expense.

The requisitions and cost statements should be sent direct to Mr. Martin. (238)

Speed Builder 48

Vocabulary Preview



367. Dear Sir: You will be more than interested in the "Life Preserver of the Air" described and illustrated¹ below. It is a comfortable way to be sure you are safe. Skilled pilots use this way. The air forces of thirty² governments, with their vast engineering resources, indorse and use this standard of personal safety.

Modern³ design and construction make the present-day airplane as safe a means of travel as any other. Nevertheless,⁴ accidents do happen, and the air traveler who is

equipped with an Irvin air chute is prepared for a⁵ safe and easy descent to earth. The fact that Irvin air chutes have saved the lives of over 500 flyers is⁶ eloquent proof of the necessity and dependability of this equipment.

The Irvin air chute has⁷ been developed and perfected to fill the urgent need for a safe and simple means of escape from disabled⁸ aircraft, and is the successful result of years of research. Nothing has been left to theory or chance.⁹ Superior design and construction have been proved by years of severe service use in every part of the world, and¹⁰ by the saving of many lives in every kind of aircraft accident, which, after all, is the supreme test¹¹ of any life-saving equipment.

In an emergency, when equipped with an Irvin air chute, it is only¹² necessary to jump or drop from the aircraft in any way that is the easiest. A jerk on the rip cord,¹³ which is located in a readily accessible place on the harness, permits the air chute to free itself¹⁴ instantly into the air, and lower the aviator safely to earth.

These life preservers of the air are¹⁵ available in a variety of packs to fill every need of commercial or military¹⁶ aviation.

The 24-foot air chute is the

standard for general service use.

The air chute is secured to¹⁷ the aviator by the patented Irvin harness, so designed and constructed that no bodily injury¹⁸ will result when the air chute is opened at extremely high speeds. The harness is manufactured from special¹⁹ linen webbing with a tensile strength in excess of 3,000 pounds doubled at points of strain. The metal fittings²⁰ are chrome nickel steel, with a tensile strength of 5,000 pounds.

The Irvin "Quick-Release" harness is a special development²¹ for aviators who fly over water. It embodies all the safety features and riding qualities²² of the standard Irvin harness, with the added advantage of a simple releasing device that permits the²³ aviator to free himself instantly from the harness in case an emergency landing is made in water.²⁴

The canopy or body portion of the air chute is manufactured from a fine grade of silk, selected²⁵ after a great deal of experimental and research work to determine what fabric is best suited for²⁶ parachute construction. It embodies certain characteristics that make it especially adaptable for²⁷ the purpose.

The suspension lines are silk cords with a tensile strength in excess of 400 pounds. These are²⁸

continuous from one point of attachment on the harness to the other, passing through and over the top of the air²⁹ chute, thereby forming a network of cords, giving great body strength to the canopy.

The pilot chute, a³⁰ miniature 36-inch parachute attached to the peak of the main canopy, is folded under tension³¹ and thus packed within the container. When the container is opened, the pilot chute springs out, catches the air, and³² holds the main canopy out into the line of flight, thereby providing a positive means of deploying the³³ canopy away from the aviator's body, regardless of his position in the air. The action of³⁴ the pilot chute also permits emergency jumps to be made at extremely low altitudes.

The Irvin makes³⁵ air safety available to you at a reasonable cost. If desired, a convenient deferred-payment plan³⁶ is available through your dealer. Use the enclosed reply card for additional information. Yours truly,³⁷ (740)

ASSIGNMENT 49

Brief-Form Speed Letter

368. Dear Mr. Darrow: One of our customers with whom I was

talking the other day surprised me with his¹ explanation of why he had not been making payments on his account and why he had not replied to our reminders.²

He said: "Well, Jim, I put off doing anything about my account so long that I became ashamed to face³ you. Finally, the arrears grew so large that I could not bring my account to date in one payment, and so I could⁴ see nothing to do but let matters take their course."

I told him that I understood how a man might take that attitude,⁵ but I pointed out to him that he had not been fair to himself nor to our company in not answering⁶ our letters.

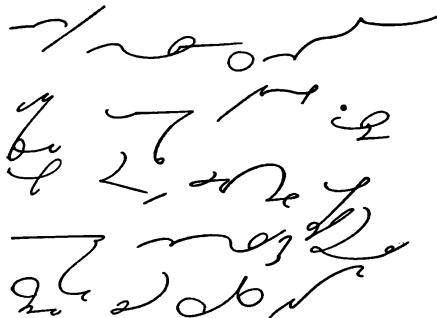
We realize that a man sometimes gets into a position where he simply cannot meet his⁷ obligations as he had originally planned. In such circumstances he should let his creditor know, however,⁸ so that other arrangements may be made. There are few business concerns today that will allow an account to⁹ run as long as we have yours, without insisting on some action. That fact alone ought to be sufficient proof to¹⁰ you that we do not intend to be unreasonable, provided you meet us halfway.

Please don't put off seeing¹¹ us. Come in and let's work out a satisfactory arrangement for getting

this account paid as quickly as¹² possible. Very truly yours, (245)

Speed Builder 49

Vocabulary Preview



369. Gentlemen: We have operated a number of your engines over fairly long periods of both¹ experimental and demonstration flying, involving cross-country work, and in which we encountered varied climatic² conditions.

In all our flying we have been pleased that the Continental Engine can be operated at³ full power without signs of overheating, despite the unusual flight characteristics of the⁴ Autogiro, which, as you know, can climb at remarkably steep angles and with but very little forward speed. This⁵ condition demands an engine of excellent design and workmanship, for at the discretion of the Autogiro⁶ operator the engine can be taxed to the utmost in climbing out of

what might seem to be impossible⁷ landing fields.

In our sport model, both operator and passenger are seated side by side in the cockpit⁸ immediately back of the motor, so that the absence of vibration in your motor is particularly⁹ appreciated.

We want to compliment you upon the excellent service provided to the owners¹⁰ of Autogiros in promptly taking care of field problems.

The combination of the Autogiro's¹¹ ability to come down out of the air where and when you want to land, with the reliable characteristics of¹² your motor, provides a most pleasant and secure way of getting from where you are to where you want to be. Yours¹³ sincerely,

370. Gentlemen: Now that the Sperry Gyro Horizon has been installed in my ship and I have given it¹⁴ a thorough test in blind flying, I want to say with all sincerity that I feel safer than I have ever¹⁵ felt before when flying in thick weather.

On my recent trip to Chicago the take-off from New York was effected¹⁶ in rather heavy rain with a low ceiling and poor visibility. After a short ten-minute test to¹⁷ ascertain that the instrument was functioning, I pulled up into the

fog and remained in it for one hour. The¹⁸ instrument functioned perfectly, and I was able at all times to know my position accurately.

You will¹⁹ appreciate that this is somewhat of a test because of the sensitiveness of the plane I fly. By virtue²⁰ of its high speed, it has a very rapid climb and descent in ratio to the angle of either. The²¹ Sperry Gyro Horizon registers these maneuvers very quickly and accurately.

The development of²² this instrument deserves great praise. Please accept my congratulations upon the success you have attained with it.²³ Yours very truly, (464)

ASSIGNMENT 50

Brief-Form Speed Letter

371. Dear Mr. Rogers: This acknowledges your letter of May 13 regarding trouble you have experienced¹ with your engine. We are inclined to agree that the best procedure under the circumstances would be to² exchange engines, and we have accordingly endeavored to work out a deal whereby you may obtain, at a low³ exchange price, an engine as good as the latest improved model, which is described in the enclosed folder.

We have picked⁴ out an engine

that, in our opinion, is the best of four rebuilt jobs we now have on hand. This engine carries⁵ a new-engine guarantee. Its principal characteristics are described on the attached sheet.

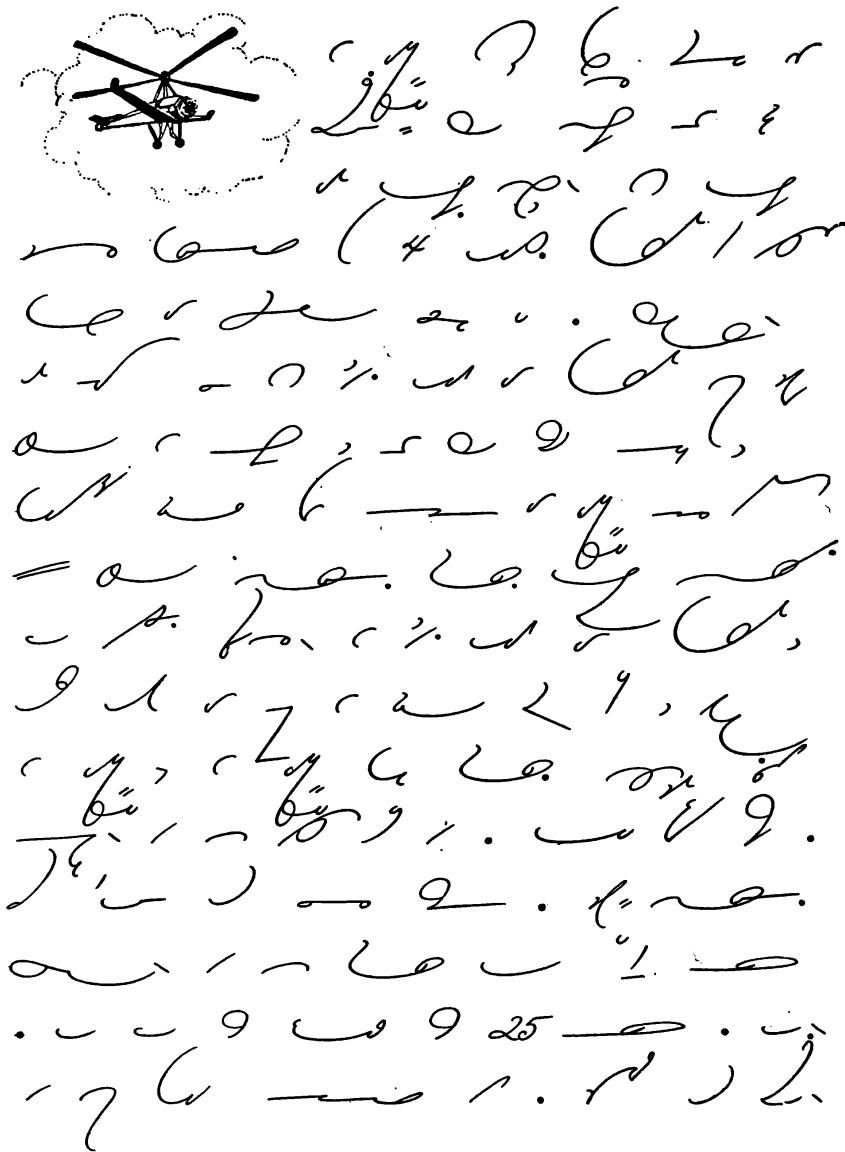
We shall be⁶ willing to exchange this engine for your engine for \$600 f. o. b. factory, with the understanding⁷ that your engine will be returned to our factory, freight pre-paid. You will readily appreciate that this⁸ exchange offer is very reasonable.

It would take about twelve days to get this engine back to you by fast⁹-freight forwarding service, and the freight charges would amount to about \$25. We could arrange to have¹⁰ the exchange made at the freight office when you pick up the new engine. This would enable you to send the old¹¹ engine back in the same crate in which the new engine is shipped.

We cannot hold this exchange offer open for you¹² longer than ten days from today, and suggest that you wire us just as soon as you have definitely decided in¹³ regard to this matter. Yours truly, (267)

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so on - or

372. The Autogiro



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Speed Builder 50 Vocabulary Preview

373. Dear. Mr. Martell: We are indeed pleased that you have asked the Aviation Department of this Company to¹ address to the air-minded public, through the columns of your periodical, an informal letter dealing² with the

relationship of fuel and oil to the airplane motor.

We shall confine our treatment of the subject³ to a word or two upon how the lay pilot may readily detect whether or not motor trouble may be⁴ traceable to gasoline or oil, or to some mechanical fault.

First of all, to identify a motor⁵ that is functioning poorly, you must know how to recognize a perfect one. The motor ready and fit for the⁶ air will have an exhaust sound that is as regular as the hum of an electric fan. The tachometer will⁷ show a steady number of revolutions. If, for no reason at all, the revolutions drop off a hundred⁸ or so and then pick up abruptly, that motor is dangerous.

A colorless exhaust indicates perfect⁹ combustion. The oil pres-

sure gauge should show a steady, even flow of oil. When a motor fails to start, and many of¹⁰ them fail with most irritating persistence, any one of several things may be wrong.

In the first place, is the¹¹ gasoline reaching the carburetor? If so, cut the switch and swing the propeller through several revolutions¹² in order to suck the mixture into the cylinders. Turn on the ignition and again swing the propeller.¹³ If it still does not start, and you are sure gasoline is getting to the carburetor, the probability¹⁴ is that the motor is flooded.

Take a look at the exhaust pipes. If a heavy, dense vapor is rolling out,¹⁵ there is the trouble. To correct it, turn off the switch and open the throttle wide. Twist the propeller through half a¹⁶ dozen revolutions. Fresh air is sucked in through the wide-open carburetor and surplus gas is expelled. Try¹⁷ to start the motor again now, with the switch on and the throttle closed. If this fails, next examine the ignition¹⁸ system.

Look at the wiring and examine all the spark-plug connections. Next, check the distributor and breaker¹⁹ points. Something is wrong along the line somewhere, and it is just a case of finding it.

The only thing of which you²⁰ can be certain is that when the cylinders are full of gas and hot sparks, the motor is going to run.

In the²¹ V-type motors, sometimes trouble is experienced through one bank cutting out. The first point of inspection should be²² the carburetor jets. They may be clogged and be depriving four cylinders of gas or, again, the mixture for²³ that bank may be too lean, due to a leak in the intake manifold.

When the motor is running and you hear a²⁴ peculiar noise, resembling a squeal, a leak is present. Very often it is present whether you hear it or²⁵ not. An intermittent miss in one bank may indicate that the last repair job on the manifold is not²⁶ holding up very well, or perhaps the carburetor jets are only partially dirty. The spark plugs may be²⁷ improperly adjusted, or valves may be improperly oiled and functioning slowly.

In bringing this letter to²⁸ a close, one thought that we should like to stress especially here is that no lubricant or gasoline will correct²⁹ a mechanical defect. Please bear this in mind when you feel inclined to place the blame for motor trouble upon³⁰ the fuel or oil used. Very truly yours, (608)

SPEED PROGRESSION TEST 5

(60 Words a Minute)

Dear Sir: Thank you for giving us this opportunity of explaining our offer¹ to you.

Like the Ford Company, we believe in direct factory representatives,² with the company's policy and business methods under the direction of³ a sales department located at the main office of the factory. The Flivver⁴

(70 Words a Minute)

plane will vanish when the aircraft industry gets to the point of mass production and can lower¹ the price of the larger airplanes.

Our factory is fully equipped to turn out one metal plane a² day, and can, on 30 days' notice, increase production to 100 planes a month.

An exclusive³ state dealership for our plane costs \$500. This gives you the privilege of appointing⁴

(80 Words a Minute)

your own subdealers.

Remember, the full amount you pay for dealership will be returned to you as credit on¹ the second plane you sell.

The dealership is sold to you to assure us of your good faith and that you will give this² work the attention it calls for. We have several thousand inquiries for our planes. These inquiries will be

turned³ over to our dealers.

There should be, and will be before long, an airport in every county of your state. By⁴

(90 Words a Minute)

getting the exclusive dealership in your state now, you will be assured of the large volume of sales that we shall have when we¹ bring out our new Model D plane. Under favorable conditions we shall complete the first of the new planes in about 90² days.

Our Model C plane was advertised for \$4,900 fully equipped, which compares favorably with³ planes of other makes that sell at \$6,000 and higher. Model D will be a better and cheaper plane than Model C,⁴

(100 Words a Minute)

and our dealers will get full particulars as to price and deliveries within a few weeks.

Although we demand cash for our planes before¹ delivery, they can be bought on installment plans through finance companies in business for that purpose.

If you wish to take advantage of² this opportunity to purchase an agency, enclose your check for \$500, sign both the original and duplicate³ copies of the contract, and return both to us. We shall then sign and return one for your files. Please let us hear from you by return mail. Yours truly,⁴

SECTION 11

ASSIGNMENT 51

Speed Builder 51

374. Gentlemen: After November 1 it will be necessary for us to charge for all repairs that we ourselves¹ make on instrument parts.

As our machines have been on the market for some time, every dealer should have the² facilities for making all necessary repairs—such as repairing speakers and electric pick-ups, installing³ new volume controls, and taking care of other repairs that are not manufacturing defects.

All parts having⁴ factory defects will be replaced by us free of charge, except those that show signs of rough handling, on which no⁵ credit will be allowed. Defective parts should be forwarded to us as soon as the defects are noticed.

There will⁶ be no charge for installing new power transformers and condenser banks or for repairing damaged doors. Very⁷ truly yours, (142)

Speed-Building Drills

375. Drill on Paragraph 137. The days and months:

376. Drill on Paragraph 170. The suffix *self* is expressed by *s*; *selves*, by *ses*:

377. Drill on Paragraph 209. The prefix *instr-* is expressed by *ns* disjoined:

378. Drill on Paragraph 76. After abbreviated words and words ending in a left-motion circle on

straight strokes, *er* and *or* are expressed by a disjoined *r*:

379. *Drill on Paragraph 230.* The word-ending *-lity* is expressed by a disjoined *l*:

380. *Drill on Paragraph 214.* The prefix *trans* is expressed by a disjoined *t*:

381. *Drill on Paragraph 230.* The suffix *-ward* is expressed by *d*:

382. *Word Study—Electrical and Radio Terms.*

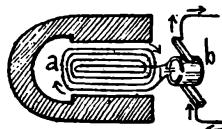
Alternating current. (A. C.) An electric current that alternately reverses its direction around a circuit in a periodic manner. Nearly all electricity is now generated as alternating current.

Ammeter. An instrument used for measuring the number of amperes flowing in an electrical current.

Ampere. The amount of current that is produced by the electrical pressure of 1 volt applied to a conductor the resistance of which is 1 ohm (*q. v.*)

Antenna. A number of wires supported in the air for transmitting or receiving electric waves. Plural, *antennae*.

Armature. That part of a motor or dynamo that carries conductors and is placed between the poles of a field magnet. Usually, a core of soft iron wound with insulated wires forming the conductors.



a. Armature Winding
b. Commutator with Brushes
Above and Below, and Line
Circuit Wires Leading from
Them

Commutator. A split ring having its two segments carefully insulated from each other. Its purpose is to change alternating current into current flowing in one direction in the

external circuit of a dynamo.

Electrical transcription. The recording of a radio program on a phonograph record, eliminating the presence of artists at each broadcast and permitting the delaying of the program to an hour more suitable to the radio audience.

Electrolysis. The act or process of chemical decomposition by the action of electric current.

Grid. A lead plate for use in a storage battery.

Ground. A connection of an electrical conductor with the ground.

Induction coil. A device for transforming an ordinary battery current by induction into an alternating current of high potential.

Kilowatt. (Kw.) A unit of power equal to 1,000 watts (*q. v.*)

Magneto dynamo. A dynamo in which a magnet is used to generate the current for the electric ignition in some engines. It is operated by the engine itself.

Microphone. A flexible instrument against which vibrations of the air cause sound to be transmitted.

Ohm. A standard unit for measuring electrical resistance.

Radio log. A list of dial readings of a radio receiving set with corresponding call letters of broadcasting stations received at these readings.

Rectifier. A device for changing the direction of current as alternating current to direct current.

Static. A type of atmospheric disturbances resulting from an accumu-

lation of electric charges on or near the antenna.

Transformer. An apparatus for transforming an electric current from a high to a low potential, or vice versa, without changing the current energy.

Volt. That electromotive force that, steadily applied to a conductor whose resistance is 1 ohm, will produce a current of 1 ampere.

Voltage. Electric potential expressed in volts.

Watt. A unit of power represented by a current of 1 ampere under a pressure of 1 volt; a volt ampere.

ASSIGNMENT 52

Brief-Form Speed Letters

383. Dear Sir: Here are a few suggestions for increasing your sales on our dishwasher:

First, select only active and¹ aggressive dealers who know how to sell.

Second, sell them not less than three machines, one of which should be for the² dealer's or manager's own home.

Third, get each dealer to plug in a machine in a prominent location in the³ store, ready for demonstration. All that is needed for a demonstration is a set of cheap dishes, a large⁴ cork in the drain, a gallon of water, and a glass demonstrating cover.

Fourth, get the dealer to send

our⁵ circulars to his list of preferred prospects. A circular helps a great deal in selling a machine. Yours very⁶ truly,

384. Gentlemen: In order to simplify our cost records, we request that hereafter you send all your invoices⁷ to us in duplicate and also give us a separate invoice for each job. We shall appreciate your⁸ cooperation in this matter. Very truly yours,

385. Gentlemen: Please send us, as soon as possible, 1⁹ dozen Mazda 60-watt lamps. We received several calls for this size yesterday and did not have any.

Also¹⁰ send us 2 dozen small daylight lamps like the ones we ordered before. They are very good sellers. Your truly, (220)

Speed Builder 52

Vocabulary Preview

Enclosed
Card
Order
Book
Stack
Aisles
Vertical
Surfaces
Discernible

386. Dear Sir: As you perhaps know, the success of Holophane may be traced directly to the Company's policy¹ of designing and producing equipment for specific application.

No article so completely² standardized for general service that it has a dozen applications can possibly compete, on an³ efficiency performance basis, with an article designed for specific use.

A typical example of this⁴ is found in the lighting specific produced by the Holophane Company for the lighting of library book⁵-stack aisles. In this situation it is desirable to lay down a light pattern conforming to the shape and⁶ depth of the book stacks. Lighting vertical surfaces is important in order that the titles may be clearly⁷ discernible.

The Holophane specific for this and many other lighting applications can often be⁸ used by your men to gain an entrance on difficult jobs and thus swing other business as well. Very truly yours,⁹

387. Dear Sir: Here is a big opportunity for you to make an extra profit on your appliance trade.

Enclosed¹⁰ is an illustrated folder showing our line of appliances that are being featured during April, May,¹¹ and June at a 10 per cent saving to you. All dealer

prices shown here are subject to a 10 per cent reduction.¹² This offer will increase your sales and profits during your spring campaign.

Our 6-pound iron is not shown here, but¹³ we have made a special offer on it as follows: list price, \$3.95; special dealer price, net¹⁴ \$2.10 in quantities of twelve or more.

We are enclosing a price sheet showing the list price, your¹⁵ regular cost, and the special price. This special price makes it well worth your time to stock a few of these items and reap¹⁶ larger profits easily.

Just fill out the blank on the back of this letter and return it to us. Our¹⁷ representative will call on you soon; or if you wish to place a rush order, telephone us. Very truly yours,

388. Dear¹⁸ Mr. Thomas: At this time of the year merchants everywhere are planning for their spring displays, and during the¹⁹ next month you will have many opportunities to sell our reflectors.

There are plenty of stores near each of your²⁰ dealers that need better window lighting. Some of them may have had a good installation at one time, but years of²¹ use and abuse may have thrown their equipment out of alignment.

Lighting standards have changed

in recent years, and with²² very little effort on your part you can help your dealers round up many prospects for new equipment. After²³ you have them lined up, call on the Curtis man to help you close the sales.

When you have helped your customers sell a²⁴ merchant better lighting, the wiring and reflector business is yours without competition.

All the popular²⁵ Curtis electrical items are in our stock, and we can take care of your orders immediately. Yours truly,²⁶

389. Gentlemen: We have just completed the pulling and cleaning of the pistons and rings of both the 400-h.²⁷ p. Diesel engines here. On the last engine installed we found the wiper rings reversed from the positions of²⁸ those on the first engine.

The fact that the dowel pins for the rings of the second engine were cut out makes us²⁹ believe they were not installed correctly.

Could you give us working prints of the various parts of the engines, so that³⁰ we may determine the proper assembly of the parts? Yours very truly,

390. Gentlemen: We are in the market³¹ for a fuel-oil filter to be installed between our underground storage tanks and the pump that is

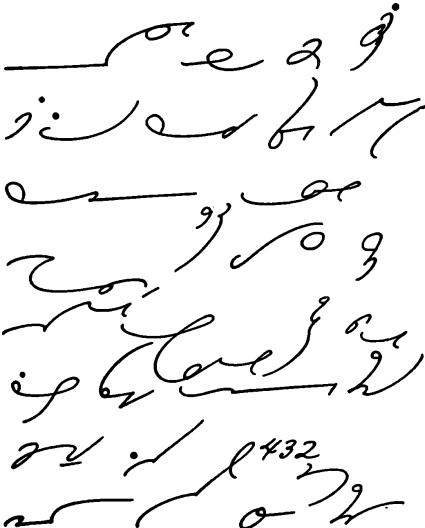
used to fill³² the day tank in the plant for our Diesel engines.

Please send us literature describing the different sizes,³³ together with prices.

We use a fuel oil varying from 20 to 30 Baumé. Yours very truly,³⁴ (680)

send your order to⁸ your jobber now. Very truly yours, (166)

Speed Builder 53
Vocabulary Preview



ASSIGNMENT 53

Brief-Form Speed Letter

391. Gentlemen: Eveready now announces a new electric wall light—a light for which there seems to be such a¹ general need that we feel it will become a companion in popularity to our electric candle,² which has already made a sensational sales record.

There are some dark spots everywhere—in the home, in the³ garage, in the summer cottage—and the electric Wallite, a typical Eveready product, is⁴ especially designed to brighten these places. Take a look at the pictures in the pamphlets enclosed, and you will readily⁵ appreciate the numerous uses to which this light can be put.

Eveready electric Wallites will⁶ be ready for delivery about April 1. They are packed five to a package, and come in two finishes⁷—old ivory and dull black. These lights should be received most favorably. We suggest that you

392. Dear Madam: If you want to reduce your floor-maintenance bill anywhere from 45 to 50 per cent—if¹ you want to get full value for every can of wax you buy—this is your opportunity.

The cost of² living is increasing daily—so that the housewife who would like to reduce her household expenses must be on the³ alert for any new improvements that mean economy. You will find by actual test that our electric⁴ floor machine will not be an expense—but an in-

vestment that will be returned to you before the end of the⁵ summer. We quote:

"I would not take a thousand dollars for it if I could not get another like it. While I have had⁶ it but a short time, I feel that from the viewpoint of varnish removing alone it has paid for itself many⁷ times over."

This electric machine is strongly and simply constructed. It is made of aluminum, which gives⁸ it lightness, strength, and beauty. It is built for durability and for ease of operation. It has no⁹ complicated mechanism to get out of order and is self-lubricating—even the motor needs no¹⁰ oiling.

Our floor waxer, with its exclusive principle of automatic wax application, brings out the¹¹ hidden beauty of a hard-wood floor. It develops a high polish and produces a hard, durable finish that¹² will not show footprints and is not slippery. Our liquid wax is put up in small tin containers. Through two tiny¹³ openings in the container the wax is forced to the bristles of the brushes and thence to the floor. Applying¹⁴ the wax in this manner assures the user of a thin, even coat, well rubbed in.

Leading laboratories have¹⁵ put the machine through exhaustive tests, and we have their indorse-

ments. Prominent users have given us their¹⁶ recommendations. We quote from one of them:

"On a test on our small floor, having an area of 432¹⁷ square feet, the waxing was done in 6 minutes, the polishing in 6, and the buffing in 4, making a¹⁸ total of 16 minutes for a much better job than had formerly been done in 2 hours."

And here is another¹⁹ strong recommendation:

"We have saved about 66 per cent, or approximately \$2,000, in²⁰ refinishing our floors."

Make up your mind that you will reduce your floor-maintenance bills and in the future have floors²¹ with a crystal-clear surface. Make up your mind that you will hereafter have your floors burnished to a brilliant beauty.²² This opportunity is yours—it is within your easy reach.

You simply cannot afford not to investigate²³ when you can test this automatic floor machine for ten days free. Why not sign and mail the enclosed form to us²⁴ promptly and test this machine in your own home for ten days? If you are not more than satisfied with it, if you do²⁵ not find it more than we claim, simply return it to us at our expense. Very truly yours,

ASSIGNMENT 54**Brief-Form Speed Letter**

393. Dear Mr. Mason: The enclosed individual state radio map is a sample of our new series for¹ this year. We are asking our dealers and jobbers to place their radio map requirements early.

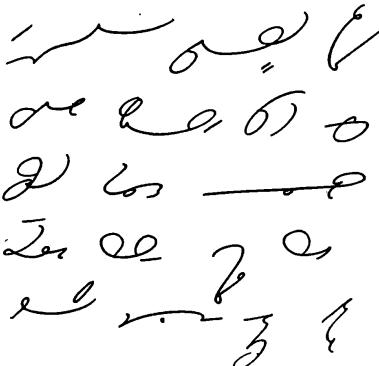
On January² 30 we requested all our dealers and jobbers to send us their season's requirements, and we are greatly³ pleased with the many prompt replies we have received.

There are some, however, who do not realize the importance⁴ of sending their orders in promptly, and, as a result, some of these dealers and jobbers fail to receive maps when⁵ they finally do send in their orders.

Inasmuch as we do not want an embarrassing situation of⁶ this kind to happen, we are asking that you give the enclosed map your immediate consideration, and⁷ notify us by return mail what your radio map requirements will be for this season.

Along with your order,⁸ please specify the imprinting desired, and specify the date on which you will want these maps shipped.

We are depending⁹ on you to attend to this matter at once. Yours sincerely, (191)

Speed Builder 54**Vocabulary Preview****394. Aviation Radio Chains and Direction Finding**

As a result of the realignment of many of the transport companies, the Federal Radio¹ Commission adopted a new policy, as set forth in general order No. 99, in assigning² channels for aviation radio.

The Commission has recognized three east-and-west transcontinental trunk³ lines and one north-and-south trunk line on the Atlantic seaboard as the basic arteries of air transportation⁴ and communication. Except in a few isolated cases, all the other air routes may⁵ be grouped as feeders to one of these trunk lines.

Each one of these units—a trunk line and its feeders—is known as a "chain," and for⁶ purposes of identification a color has been assigned

to each one, namely, Blue, Red, Brown, and Orange.

Each⁷ of these chains has been assigned a group of frequencies in such a way as to minimize interference at⁸ places where two or more of the chains come together, and yet to allow the maximum amount of cooperation⁹ and efficiency among the various stations belonging to the same chain.

There are approximately¹⁰ 75 ground stations and 125 airplanes operating with radio telephone on¹¹ these frequencies. In almost any location in the United States it is possible to tune in on their¹² conversations, and it will give a real thrill to anyone interested in aviation to follow the¹³ progress of a plane—perhaps that of a friend—as it moves along the airway.

The most practical method of¹⁴ doing this is to purchase a short-wave converter, which can be attached to any broadcast receiver. During the¹⁵ daylight hours, best results will be had between 5,500 and 6,000 kilocycles, whereas at¹⁶ night most of the stations will be heard between 3,000 and 3,200 kilocycles.

The reception¹⁷ of planes flying between San Francisco and Los Angeles has been repeatedly reported by listeners¹⁸ on the Atlán-

tic coast. One evening spent in listening to these conversations will provide a most convincing¹⁹ demonstration of the safety of scheduled air transportation.

A radio direction-finding system²⁰ directs airplanes through fog even over a winding route, and furnishes the pilot with valuable²¹ information, such as his position with regard to the route, his distance to the airport, and the altitude at which²² it is necessary to fly at each point in the course. By means of radiotelegraphy, airports signal²³ the pilot at his approach, giving him directions for landing, the point at which he clears the limits of the²⁴ airport, and that at which he is only several yards above the ground in landing.(494)

✓ ASSIGNMENT 55

Brief-Form Speed Letter

395. Dear Sir: "Radio Writing," by Peter Dixon, is essential to the working library of every¹ advertising man.

Because of the astonishing rise of radio to a position of major importance² as an advertising medium, advertising men everywhere must be the first to take up this³ invaluable new book by Peter Dixon.

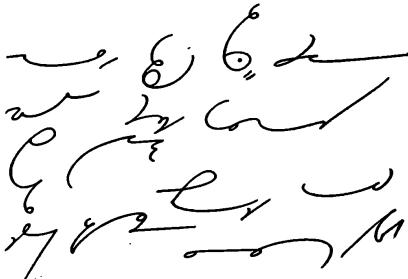
This is the first book to recognize the special problems of writing for⁴ the microphone and to give practical advice on how to meet those problems. It tells everything there is to⁵ know about preparing material for broadcasting, from a psychological study of the radio⁶ audience to a list of things that may not be said on the air. It also includes, as an appendix, six of⁷ the most successful radio scripts ever broadcast in this country. In short, it is a book that belongs on the⁸ desk of every up-to-date advertising man.

The enclosed circular will more fully describe the contents⁹ of "Radio Writing." It is the only book of its kind, written by a man who has had years of experience¹⁰ in various departments of the National Broadcasting Company, besides being the author of one¹¹ of the most successful commercial radio programs broadcast every day. You will find "Radio Writing"¹² of enormous practical and suggestive value.

We urge you to obtain a copy of "Radio Writing"¹³ for your working library without delay. An order card is enclosed for your convenience in ordering the¹⁴ book. Sincerely yours, (284)

Speed Builder 55

Vocabulary Preview



396. Michael Pupin

In October, 1858, there was born to a simple, unlettered peasant couple of Serbia¹ a son whom they named Michael. No one, and least of all his parents, dreamed that one day this boy, born amid such² humble surroundings, would be recognized as a world authority in the science of electrical engineering.³

Michael Pupin's boyhood was that of any of the village lads—school and play during the winter; play in the⁴ summer, combined with the duty of guarding the village oxen as they grazed. As a part of their training for this⁵ work, the boys were taught the art of ground signaling. For the purpose they used a knife with a long wooden handle stuck⁶ deep into the ground. A sound was made by striking the handle, then the boys,

lying down and pressing their ears close to⁷ the ground, had to estimate the distance and the direction from which the sound originated. Practice made them⁸ expert, and it was not long before they realized that sound traveled through the



MICHAEL PUPIN

ground better than through the air and that⁹ the sound was transmitted more clearly through hard, solid ground than through soft, ploughed-up earth. This phenomenon, which no one¹⁰ could explain to him satisfactorily at that time, was the basis of one of Pupin's discoveries many¹¹ years later.

The boys were also trained to tell time by the location of certain stars and constellations, an¹² ability that was especially helpful on clear summer nights when the cattle were inclined in their grazing¹³ to wander off at more or less regular intervals. Timing these grazing periods by the stars and locating¹⁴ the cattle as they stirred about by listening through the ground, the boys soon became adept in accounting for¹⁵ the herds consigned to their care.

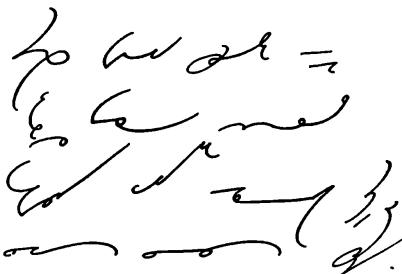
Sound and light were thus early focused on Pupin's attention and he meditated¹⁶ long and earnestly on the nature of each, but the limitations of the village school obviously precluded¹⁷ a satisfactory explanation of either. Indeed, it was not long before Pupin outgrew the¹⁸ possibilities of this simple institution, in spite of the fact that he had the same preference for play that¹⁹ any normal, healthy lad has. His father, therefore, permitted him to attend high school, where his opportunities²⁰ would be greater. It was at high school that Pupin was first introduced to the subject of natural science through²¹ learning of Franklin's experiment with kite and key, an experiment that is an everyday story²² to the American school boy. His high school days terminated rather ab-

ruptly because Pupin became²³ involved in political demonstrations, and as a result his parents consented to his going on to Prague²⁴ to enter one of its famous schools. There, too, Pupin's studies suffered somewhat by his nationalistic²⁵ activities, but still he would have continued had not the sudden death of his father cut off the meager allowance²⁶ available for his expenses.

His mother and sisters would willingly have denied themselves to keep him in²⁷ school, but Pupin was loath to accept such a sacrifice, particularly in view of the fact that he had not²⁸ done his best in his studies. Determined, therefore, to relieve his mother of further responsibility as²⁹ far as his support was concerned, he cast about for ways and means of supporting himself. An advertisement of³⁰ a steamship company offering steerage transportation to America for 28 florins (about³¹ \$12) caught his fancy. Not daring to inform his mother of his plans, he compromised by writing her a³² long letter filled with glowing optimism, in which he assured her he would return from America rich in³³ learning and academic honors. To raise the amount for his passage, Pupin was forced to sell all his personal³⁴ effects, and it was, there-

fore, with the scantiest of scanty outfits that he set sail on March 12, 1874.³⁵ Fourteen days later the American shore was reached, but had the immigration laws been³⁶ as strict as they are now, poor Michael could not have entered his promised land. However, admitted he was, but it was³⁷ forcibly impressed upon him by the authorities that he must secure work at once or face the possibility³⁸ of deportation. (764)

397. Michael Pupin (Continued) Vocabulary Preview



His first job was on a Delaware farm driving a mule team. Here he acquired his first knowledge of the English¹ language, adding new words to his vocabulary from day to day and at the same time gaining an insight into² the background of American life and history. A similar job followed on a Maryland farm; then work of³ one kind and another in New York, a

city that naturally attracted him, for in it he felt he would⁴ more readily achieve the purpose for which he had left his native land.

It was not easy to find work in New⁵ York in those days, for the city had not yet recovered from the panic of 1873, but⁶ Pupin by untiring persistence managed to find regular employment, though the tasks were not always to his⁷ liking. No matter how hard he had toiled during the day, the evening always found him in the library of⁸ Cooper Union, reading eagerly the lives of American patriots, inventors, and scientists. Thus his⁹ natural interest in the sciences was continually stimulated and it is not surprising to¹⁰ find him soon preparing for entrance into Columbia College, though the idea, when first suggested by¹¹ friends, seemed an utter impossibility.

In order to have more leisure for study, Pupin accepted a¹² position as clerk in a doctor's office, at the same time entering Adelphi College to prepare¹³ specifically for college entrance. The summer of 1879 was spent in intensive study¹⁴ and when, in the fall, he was notified of his admission as a student in Columbia, it seemed to him¹⁵ there could be no happier person in the whole United States. A college student only five years from

the time¹⁶ he had entered America, penniless and unable to speak a word of English. It seems almost¹⁷ incredible, does it not?

The story of the next four years is one of magnificent achievement, rewarded at the¹⁸ close by his A. B. degree from Columbia and concurrently his naturalization papers, making¹⁹ him a citizen of the United States. With these two treasures in his possession, Pupin again crossed the²⁰ Atlantic, making the trip under conditions in marked contrast to those of the voyage nine years before.

But why, you²¹ ask, did Pupin return to Europe just at this time, appreciative as he was of the progress he had²² already made in America and of the further honors the college would have conferred upon him? Because at²³ no time had he given up the idea that his destiny lay in the field of science, and America,²⁴ at that time, had little to offer in this field except instruction of an elementary kind. Two²⁵ profitable years in Cambridge University followed; then two years in the University of Berlin, an²⁶ opportunity made possible through a fellowship awarded to him by Columbia.

Thus occupied he²⁷ passed four years, saddened only in the last few months by the death of his

mother, whose memory he later²⁸ perpetuated by a foundation in the Serbian Acadamy for the assistance of poor school boys of²⁹ Macedonia and Old Serbia. About this time, too, Pupin became engaged to the sister of one of his³⁰ Columbia classmates and, therefore, found it necessary to make some arrangement for a definite income.³¹ Hence he returned to America, more than willing to consider a timely offer from Columbia to³² become an instructor in the Department of Electrical Engineering. Satisfactory arrangements³³ made, he returned to London, to be married there according to the rites of the Greek Orthodox faith, the faith of³⁴ his mother, whose deeply religious life convinced him that there is religion in science and science in religion³⁵ and that between the two there need be no clash.

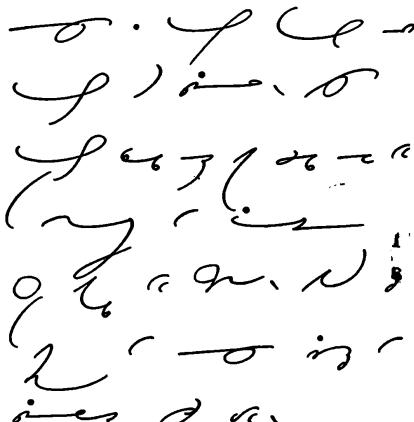
With not a great deal more money than when he landed at Castle³⁶ Garden fifteen years before, Pupin then returned to America, but feeling, as he expressed it, as rich as³⁷ Croesus, with his young wife beside him to share his future and with a wealth of scientific knowledge acquired³⁸ during the four years spent at Cambridge and Berlin.

The completion of his European

studies, his marriage, and his³⁹ appointment to the faculty of his alma mater inaugurated a new phase in the life of Pupin,⁴⁰ the immigrant lad, who in less than fifteen years had conquered seemingly insurmountable handicaps. Once a⁴¹ penniless immigrant, now a scholar and an inventor, honored on all sides. The promise to his mother had,⁴² indeed, been fulfilled! He had made of himself professor of electrical engineering, the outstanding⁴³ authority in the whole world on this modern science upon which so much of our civilized activities depend.⁴⁴ (880)

—Adapted by Harriet P. Bunker from "From Immigrant to Inventor," by Michael Pupin.

Humor in Business



TRANSCRIPTION STUDY 5
Six Rules for Successful Work

I - d J E J - J . r
u n) n - J o - c ,
d : a ' J y u n) ,
v a n (m - s
J E) n o - f - n
J o J . o - - o w (l
k r u g - - o - s (o , b
n (b) u - - d - o t
J w / n - , J o n
- d u . . J G E - n
u n o o o E J - r
T) o J o - - -)
T. - n a J) E -
J o n ? J - J J -
J E " J y G , c a u)
y - o J ? 2 - r

G in w's o ~ g o .
g i e s o . . .
g z t - - g . ~ g
g (z c v .) z - -
g (z c v .) z - -
g a . ?) o l ~ p
g i - - - - - - - -
g i - - - - - - - -
g a n (f - - -) a
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g - - - - - - - -
g a . e o l l , i - - -
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E , g , a , g , f , l , a , n
g a s . / g . l - - - -

Glenn Frank.

SECTION 12

ASSIGNMENT 56

Speed Builder 56

398. Dear Mr. Armstrong: As you are a client and former purchaser of a large amount of Lake Superior¹ common stock at higher prices, we are interested in knowing whether you have carefully considered the² best thing to do under the circumstances.

In my opinion, there is only one logical thing to do, and³ that is to purchase more stock at present market prices in order to average down your cost per share. I⁴ assure you that the speculative condition of the market is not a trustworthy guide for an aggressive⁵ retrenchment of your losses.

Lake Superior, like many other standard stocks, is selling much below its intrinsic⁶ worth, and presents a purchasing opportunity regardless of the suspicion under which most stocks have⁷ fallen since the calamity.

Lake Superior Company, combined with several other large companies,⁸ is constructing a natural-gas pipe line from Oklahoma to the city of Chicago. This operation⁹ will be completed by the fall

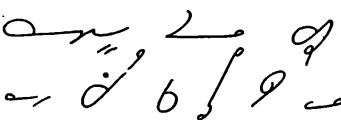
of next year. We also purchased several companies and properties at¹⁰ depression prices. These purchases have materially benefited our earnings.

The security¹¹ markets and all other markets have undergone two years of thorough deflation. Although this has been very depressing,¹² it has, nevertheless, created a healthy fundamental condition.

Many wise investors are¹³ today laying the foundations of future fortunes by buying the securities of our sound, reliable, and¹⁴ progressive company. May I have the pleasure of hearing from you soon either by a telephone call or a¹⁵ visit to our office? Very truly yours, (308)

Speed-Building Drills

399. *Drill on Paragraph 71.* The circle is written with left motion to express *r* following the vowel before and after straight strokes and between straight strokes in the same direction:



400. *Drill on Paragraph 195.* If a long word has a longhand abbreviation, this abbreviation is generally used:

401. *Drill on Paragraph 214.* The prefix *super*, *supre* is expressed by the right-motion *s* disjoined:

402. *Drill on Paragraph 227.* The word-ending *-sure* is expressed by *shoo*:

403. *Drill on Paragraph 230.* The word-ending *-ulate*, *-ulation* is expressed by the *oo*-hook disjoined:

404. *Drill on Paragraph 167.* The termination *worthy* is expressed by *thi*:

405. *Drill on Paragraph 214.* The word-beginning *agr-* is expressed by the *a* loop disjoined:

406. *Drill on Paragraph 214.* The word-beginning *susp-* is expressed by the *ses* blend disjoined:

407. *Drill on Paragraph 230.* The word-endings *-mity*, *-nity* are expressed by the *-mt* blend and the *-nt* blend disjoined:

408. *Drill on Paragraph 230.* The word-ending *-mental* is expressed by the *m* disjoined:

409. *Word Study — Financial Terms.*

Appraisal. Valuation, estimate.

Arbitrage. A traffic in stocks and commodities, the profit from which arises from the difference in value of the same commodity in different markets at the same time.

Bear. One who sells stocks or securities for future delivery in the expectation of a fall in the market.

Big Board. A large board in the New York Stock Exchange on which are listed the day's transactions and quotations. Also, figuratively, the stock exchange.

Bull. One who operates in the expectation of a rise in the price of stocks or in order to effect such a rise.

Call money. Borrowed money returnable on demand.

Capital. The excess of assets over liabilities; the net worth of a concern.

Chattel mortgage. A mortgage on personal property.

Clearing house. An organization formed by the banks in a city to facilitate the daily adjustment of claims against each other.

Collateral. Property pledged as security for the payment of a debt.

Commitment. The act of giving an order to buy or sell securities on the stock exchange; also the securities bought or sold.

Corner. The condition produced by an individual or a pool the members of which buy up all the available part of any stock, compelling those who need it to buy of them at their own price.

Curb. A market for stocks and bonds not sold at the stock exchange. Listed securities, however, are also dealt with.

Dishonor. To refuse to accept or

pay a draft, check, or note that is duly presented.

Hypothecate. To pledge without delivery of title or possession. The term is applied today to the deposit of stocks, bonds, etc., as security for a loan.

Liquidation. The payment of debts. The settling of accounts and the distribution of assets in the process of winding up an estate or business.

Listed securities. Securities that have been investigated by and have met certain rules of the exchange before being listed on the Board for trading.

Long. One who buys securities on a margin and holds them for a rise in price. A bull.

Margin. A percentage paid in money or collateral deposited with a broker to secure him from loss on commitments entered into by him on behalf of his principal.

Notary public. A public officer who attests or certifies deeds and other writings.

Odd lot. Any number of shares or bonds less than the standard stock exchange commitment of 100 shares of stocks or \$10,000 in bonds.

Option. A stipulated privilege, given to a party in a time contract, of demanding its fulfillment on any day within a specified limit.

Over the counter. The buying and selling of stocks and bonds "over the counter" in an office instead of at the Stock Exchange or Curb.

Point. In Stock Exchange quotations, one point ordinarily means \$1 a share.

Pool. A group of operators formed to create an artificial demand for securities that they have bought.

Power of attorney. An authority vested in one person to do some act for another person, generally in that person's absence.

Proxy. A person authorized to represent another; the authorization itself.

Quotations. The published market prices of securities, commodities, etc.

Right. A transferable privilege permitting a stockholder to subscribe for additional stocks or bonds.

Short. One who sells securities that he does not possess or has not contracted for at the time of the sale, expecting to profit by a fall in prices. A bear.

Spot. On hand for immediate delivery after sale.

Stock dividend. A dividend payable in the stock of the company that declares such a dividend.

Stop order. An order to a broker that aims to limit losses by fixing a figure at which purchases shall be sold in a declining market.

Surety. A person who engages to be answerable for the debt or default of another.

Syndicate. A group of individuals organized to carry out on their own account a financial project.

Ticker. A telegraphic receiving instrument that prints financial quotations on a paper ribbon called a "tape."

Underwriter. An individual or firm who guarantees or shares in guaranteeing a loan, stock issue, or the like.

Unlisted securities. Securities admitted to the unlisted department of the stock exchange and lacking in some respect the requirements for admission to the regular list.

ASSIGNMENT 57

Brief-Form Speed Letters

410. Dear Mr. Phelps: I have received your letter asking me to examine your publication and to write an¹ opinion of it. Were it possible, I would gladly do so.

I regret very greatly that I cannot comply² with your request.

Officers of this bank are unqualifiedly forbidden to indorse publications of³ this character, and this prohibition applies to unofficial as well as to official comments. Yours⁴ very truly,

411. Dear Sir: We are in receipt of your letter of the twelfth inquiring concerning our rules regarding⁵ checking accounts.

Our rules require a first deposit of at least \$200 and a minimum monthly⁶ balance averaging \$200. If these conditions are not com-

plied with, a service charge of \$2⁷
a month is made. Very truly yours,

412. Gentlemen: The Fidelity
National Bank and its four affiliated⁸ banks have acquired an intimate knowledge of the countries in which branches are located.

This information⁹ assembled in a booklet is available to business men in the import and export field who write us¹⁰ for copies. Very truly yours,

413. Dear Sir: We have received your letter of May 10 enclosing the application¹¹ of your client, Samuel Lyons, for a loan of \$5,000.

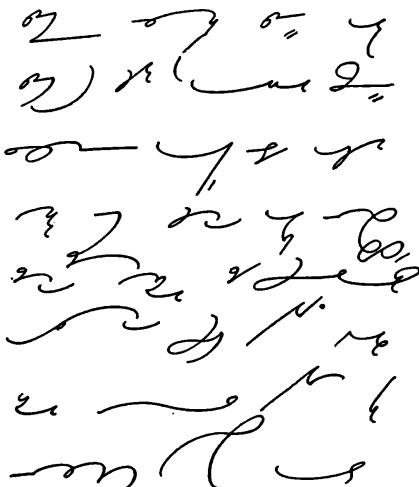
We thank you for the opportunity¹² to consider this application, but we are obliged to decline it because of the character of the¹³ collateral offered. We cannot accept second mortgages as collateral under any circumstances.¹⁴ Yours very truly,

414. Dear Sir: You disappointed us somewhat today. We expected to receive your check this¹⁵ morning to cover your overdue account of \$13. But no check came—and no explanation.

Won't you please¹⁶ mail us a check today—provided it is not already on the way? Your compliance will enable us to¹⁷ handle your account in a manner mutually satisfactory and convenient. Yours truly, (358)

Speed Builder 57

Vocabulary Preview



415. Dear Sir: We are sending you under separate cover a reprint of the Uniform Negotiable¹ Instruments Law, which was adopted in New York in 1897 and has since become the law in² all but a small number of the states of the Union. The general adoption has been in response to the³ common desire for uniformity in respect to commercial paper, and is the out-growth of many years of⁴ effort on the part of lawyers, bankers, and citizens generally.

In our endeavor to secure⁵ favorable action on the bill now before the Assembly, which has for its object the enactment of this law in⁶

this state, may we ask the cooperation of your association?

Mr. Rhodes, of this organization,⁷ is available for addresses to civic and trade organizations in connection with this legislation.⁸ If you will notify him when you wish him to attend, I am sure he will provide your members with an⁹ interesting and profitable account of the status of the bill and the necessity for its enactment¹⁰ into law in this state. Very truly yours,

416. Dear Mr. Field: A change of residence always means new connections.¹¹ Among other things, it may be necessary for you to establish new banking relations. You should select¹² what you believe to be the best bank, because in the matter of banking it costs no more to do business with the¹³ best.

I should like to have you investigate the standing of the Security Bank, and if its reputation¹⁴ for responsibility, safety, and courteous service meets with your approval, I hope that you will become¹⁵ one of our customers. I assure you that your account will always be appreciated.

I am sending you¹⁶ a new map with the hope that it will help you familiarize yourself with this part of the city. Yours truly,¹⁷

417. Dear Sir: At the time we sent you a copy of our booklet, "Your Will," our letter suggested the appointment of¹⁸ a trust company as the executor of your will. Let us tell you why.

The life of a trust company is¹⁹ permanent. It is never ill, never absent, never incapacitated.

Its actions depend upon the²⁰ ability and integrity of a group of trained minds. Its experience enables it to understand²¹ and anticipate your estate management needs.

Economy is effected by system and the large volume²² of business transacted.

Its entire capital and surplus are the security for the faithful performance²³ of its duties.

Investments are made only after careful consideration by a committee composed of²⁴ trustees whose training and experience show them how to invest safely.

The legal fees are the same as those for²⁵ an individual.

There may be other reasons that would particularly apply to your estate. One of²⁶ our officers will gladly discuss them with you, without any obligation on your part.

We shall appreciate²⁷ it if you will write or telephone us for an appointment at your convenience. Very truly yours, (559)

ASSIGNMENT 58

Brief-Form Speed Letters

418. To Our Depositors: It is with much pleasure that we inform you that on September 1 we opened a¹ representative office in London, located in the heart of London's financial district.

This office, under² the direction of Mr. Wallace Glean, who is well known in New York and in London banking circles, is³ available at all times to our clients as their headquarters during their stay in London and as a forwarding⁴ address for their mail and cablegrams.

We shall be glad to be of service to you in establishing contacts, in⁵ obtaining credit information, or in any other way that may be of value to you in the development⁶ of your business abroad. Very truly yours,

419. To the Customers of our 42d Street Office:⁷ As a result of our merger, which goes into effect on February 10, you will have at your disposal the⁸ facilities of the Fifth Avenue office of the Manufacturers Trust Company, located at⁹ 513 Fifth Avenue, corner 43d Street. Because of the proximity of our 42d Street¹⁰ branch to the Fifth Avenue office, and the greater convenience of the latter

location, it has been decided¹¹ to move the business from 42d Street and combine it with that at Fifth Avenue and 43d Street.¹²

The staff of our 42d Street office will be transferred to the 513 Fifth Avenue office,¹³ thus assuring you of the same service to which you have become accustomed.

The actual moving will begin¹⁴ after the close of business on Tuesday, February 9, and on Wednesday morning, February 10, the Fifth¹⁵ Avenue office will be ready to transact business for the customers of both offices.

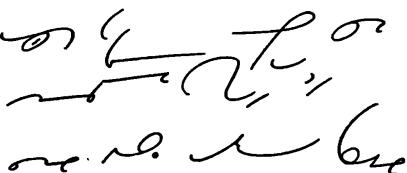
We ask your¹⁶ cooperation in this step, and should appreciate very much the opportunity of continuing at¹⁷ the new office the pleasant relationship that now exists.

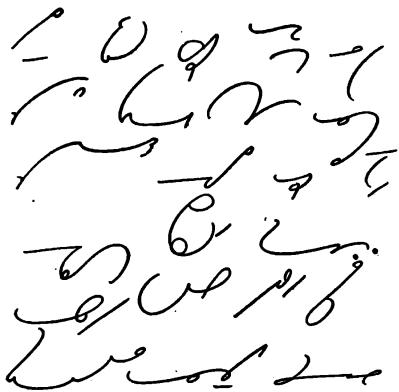
Until further notice, please continue to use your¹⁸ present pass books and check books.

We hope that this change will be agreeable to you. Sincerely yours,
(377)

Speed Builder 58

Vocabulary Preview

A handwritten signature in cursive ink that reads "GREGG SPEED BUILDING". The signature is fluid and stylized, with "GREGG" and "BUILDING" being more clearly legible than "SPEED".



420. Brokers Expect More Reaction

Brokers believe that yesterday's reaction will be continued in today's session of the share market, at least¹ at the opening. It is pointed out that efforts may be made to turn the market up again, but the² majority lean to the view that such periods of strength as might occur should be used for the acceptance of profits³ and that new commitments should be deferred for the present.

The market broke through the support level of the past three⁴ days and may go somewhat lower. On further weakness today we should expect some short covering, on which strength we⁵ suggest pruning down trading accounts and awaiting a new support level. We suggest watching rail stocks as an⁶ indication of the type of

support that will be encountered in the industrial group.

From a purely⁷ technical standpoint, yesterday's performance lends itself to considerable bearishness and discouragement. There were⁸ some elements, however, that rather suggested the possibility that yesterday's decline was not⁹ wholly spontaneous and that it contained enough artificial elements to suggest at least one more¹⁰ additional rally early next week.

With the Reconstruction Finance Bill passed by both branches of Congress, and the¹¹ railway wage settlement in sight, the market apparently is without any near-by constructive development¹² to stimulate and maintain bullish enthusiasm. It will be confronted during the next few weeks with a¹³ series of extremely poor reports and further dividend reductions and omissions. Meanwhile, business shows little¹⁴ recovery. Efforts to rally the market may be renewed within the next few days, but we should be inclined¹⁵ to take profits on any further rallies and stand on the side lines until it becomes more apparent how much¹⁶ stimulus the operations of the Reconstruction Corporation will give to business or until some¹⁷ other constructive news develops.

It is likely that further recession may carry over into next week. Some¹⁸ doubt is beginning to appear relative to the outcome of the Railroad Labor Conference in Chicago.¹⁹ Since the first of the year we have been moderately bullish on the market, feeling that there were enough constructive²⁰ developments in the making to prompt higher stock prices. It is now our feeling that the market has²¹ discounted the favorable features and that profits should be accepted with the idea of repurchasing²² later.

It appears dangerous to follow the recent rise of the rails, since January earnings of the²³ carriers cannot be interpreted as bullish. With a shrinking volume and indefinite trend, caution now is²⁴ imperative.

The unsuccessful attempt of constructive forces to extend the recovery further, and²⁵ the failure of effective support to develop, are sufficient to indicate that the campaign for higher²⁶ prices has been abandoned, at least for the present. For the past several sessions the market has been²⁷ fluctuating between two well-defined limits. Penetration of the lower limit suggests the²⁸ likelihood of an early testing of the January 5 lows.

There was no special news to

account for the selling, and the²⁹ market appeared to have lacked stimulation in the way of anything favorable to develop, and³⁰ consequently disappointed selling made its appearance. The possibility of some rally from this level would³¹ seem to exist, but we adhere to the belief that lower levels are still in prospect later this month. (639)—*From the Financial Section of a Metropolitan daily.*

ASSIGNMENT 59

Brief-Form Speed Letters

421. Dear Mrs. Brown: We are endeavoring to locate Mrs. Amelia M. Campbell, who, we understand, is¹ your sister, for the purpose of delivering to her certain papers of hers that we are holding in safe-keeping.²

In the event that Mrs. Campbell has passed away, will you please inform us of the name of the executor³ or administrator of her estate, so that we may deliver these papers to the proper persons.⁴

Any information that you may be able to furnish us in this connection will be greatly appreciated.⁵ Yours very truly,

422. Gentlemen: The signature of Mary Turner on the card you enclosed compares⁶ favorably with our records.

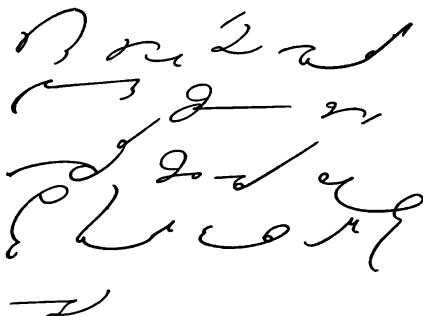
Miss Turner opened a term savings account with us on December 14,⁷ 193—. The account averages four medium figures and is very satisfactory.

As no⁸ credit has been requested of us, we have had no occasion to obtain Miss Turner's financial statement, and⁹ are, therefore, unable to give you any information regarding her financial condition. Yours very¹⁰ truly,

423. Gentlemen: We have opened an account in the name of William Roberts, and your name has been given as¹¹ a reference concerning the character, reputation, and financial responsibility of the¹² depositor.

Will you please verify the signature on the accompanying card and return to us.¹³ Yours truly,
(262)

Speed Builder 59
Vocabulary Preview

A large, handwritten signature in black ink, appearing to read "GREGG SPEED". The signature is fluid and cursive, with some loops and variations in style.

424. To the Holders of Bankers Trust Company Receipts: The stock certificates representing shares of the capital¹ stock of the bank, upon the reverse side of each of which is a stock certificate of the Securities² Corporation, are now ready for exchange for the outstanding receipts of Bankers Trust Company for such shares.³

At your convenience please surrender the receipts now held by you to the Transfer Department of the Chase National⁴ Bank, 11 Broad Street, New York, New York.

The exchange will afford an opportunity to make any⁵ desired correction of name, change of address, and consolidation of small-share certificates into those of⁶ larger denominations.

If the new certificates are to be used in the same name, no assignment of the⁷ receipts is necessary. If transfer to another name is requested, the assignment form should be executed,⁸ signatures guaranteed, stock-transfer stamps attached, and the name and address of the assignee inserted in⁹ the space provided therefor.

The enclosed letter of transmittal is furnished as a convenient method of¹⁰ instructing us regarding the maintenance of your account as a stockholder. Yours truly,

425. Dear Sir: Your valuables¹¹ deserve safe-deposit protection from fire, loss, and theft.

How many of your valuables—some of which are¹² irreplaceable—are you now keeping in unsafe places?

You can assure yourself of their absolute¹³ security by placing them in one of our safe-deposit vaults.

The convenience of having your valued possessions¹⁴ instantly available, and the peace of mind that comes from knowing that they are always safe, are benefits that¹⁵ cannot be measured by mere money values. A safe-deposit box at our nearest office may be obtained for¹⁶ slightly more than 1 cent a day.

Each of our safe-deposit vaults is of modern, concrete-and-steel construction, well¹⁷ equipped with the most advanced automatic safeguards.

Our officers will be glad to show you the modern vaults and¹⁸ explain the convenient, accurate system of identification. Yours truly,

426. Dear Madam: Why don't you have¹⁹ your dividend checks mailed directly to the bank?

You would save yourself a lot of bother. You would be sure not to²⁰ spend your dividend money, which really ought to be allowed to grow. You would avoid the danger of

having²¹ your checks missent or lost.

Just sign the order attached. This can be arranged in a few seconds at any branch of²² the bank. The bank will help you fill in the form, and will mail the order at your request.

When your next dividend date²³ arrives, this is what will happen: Instead of the check going to your address, where you would have to indorse it and²⁴ deposit it (perhaps too late to get immediate interest), the check will come directly to the bank, be²⁵ credited to your account the same day, and a notice mailed that the check has been deposited.

How convenient²⁶ it is! It's the businesslike way of handling dividend checks. This dividend deposit plan may be used in²⁷ connection with an existing Compound Interest account, or a new account, which may be started with \$1²⁸ or more. You may, if you wish, have a special dividend account, which you can allow to grow, separately from²⁹ your other money.

It's a fine way to increase investments. We add interest 12 times a year.

If you do not³⁰ know the name of the disbursing agent of the company in which you own stock, the bank will be glad to obtain³¹ the information for you; or you may

send your dividend order direct to the company in which you own³² stock. Yours truly, (643)

ASSIGNMENT 60

Brief-Form Speed Letters

427. Gentlemen: Under date of March 9 you issued your check No. 9070, drawn on the First National¹ Bank of Los Angeles, payable to Dr. Charles L. Logan, for \$100.

We cashed this check for² Dr. Logan on March 21, and it has been returned to us marked "Payment Stopped."

We will appreciate your³ instructions regarding this check. Yours very truly,

428. Gentlemen: Enclosed is an affidavit for transfer of⁴ securities, executed by Helen Bryan and Mark Bryan, covering the balance of \$500⁵ in our commercial account No. 4282, standing in the name of Herman Bryan.⁶

If possible, please furnish us with a release of the account, so that we may deliver these funds to the⁷ proper owners. Yours very truly,

429. Dear Friend: Nearly \$700,000,000 is being distributed⁸ at this time throughout the United States to members of Christmas Clubs. I hope you were one of those to receive your⁹ share of this vast

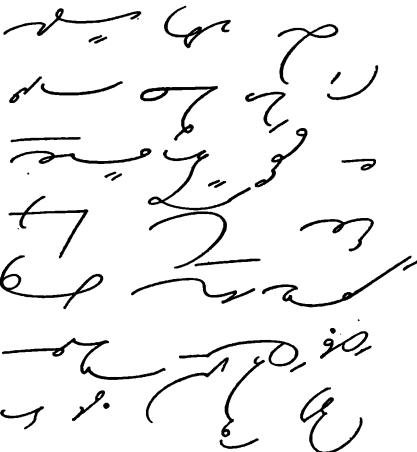
amount of money. If not, I hope you will join next year's Christmas Club. By doing so you will have,¹⁰ without worry, a sum of money sufficient for your Christmas expenditures.

Decide now on how much you will¹¹ need to meet expenses for next Christmas. If you deposit from \$1 to \$50 weekly for¹² 50 weeks, you will have from \$50 to \$2,500 plus interest compounded monthly.¹³

Few Christmas Clubs pay any interest on deposits. Even fewer compound the interest monthly. This bank¹⁴ does both. I shall be pleased to serve you personally. Sincerely yours, (292)

Speed Builder 60

Vocabulary Preview



430. George B. Cortelyou

A great American merchant once said: "On every road there is some young man coming along." Truly a¹ vivid word picture!

This story is about one of these young men who has "come along" a great way—George B. Cortelyou,² stenographer and secretary to three presidents, Cabinet officer, and finally President of³ a great public utility company of New York. New York is his birthplace and the starting point of his⁴ career, but it is his thrilling career at the White House that has become an inspiration to every ambitious student.

Skipping over his early boyhood, the opening scene is laid in a business school on Fourteenth Street;⁵ the time, 1883. Cortelyou is occupied in learning shorthand.

Next the scene shifts to Washington⁶ and the White House. Cortelyou becomes the confidential stenographer to President Cleveland. He remains⁸ in the White House as the secretary to President McKinley, and to President Roosevelt. Stenographer⁹ and secretary to three presidents—Cleveland, McKinley, and Roosevelt—what a record of secretarial¹⁰ efficiency!

In 1903, he was promoted by Roosevelt to organize the newly¹¹

created Department of Commerce and Labor. In 1905, he was appointed Postmaster-General,¹² and two years later, Secretary of the Treasury. All this honor came to him in the brief space of twelve¹³ years. In 1909, Cortelyou decided to give up his official governmental connections in¹⁴ order to devote his attention entirely to public utilities, feeling that in so doing he could¹⁵ still consider himself as much in the public service as though he held a Federal appointment.

The curtain¹⁶ is again lowered and raised to find him back in New York on Fourteenth Street just twenty-six years after he had¹⁷ studied shorthand in a school on the same street. But, instead of occupying a pupil's seat in a shorthand class, he¹⁸ is now seated at a desk in the palatial offices of the Consolidated Gas Company of New¹⁹ York, where, as President, he is directing the affairs of that vast corporate system that supplies gas and²⁰ electricity to the greatest metropolitan center in the world.

To wonder whether the story would have²¹ been a different one, or possibly never told, had Cortelyou not studied shorthand would be a waste of time.²² The fact would still remain that early in life he did master the subject that you are now engaged in learning

and²³ that, looking back over the years spent at the White House, he never hesitated to acknowledge that his²⁴ ability to write shorthand made his career possible, for it brought him easily and quickly into close and²⁵ confidential contact with men of great power and influence.

Were this article intended for students of²⁶ history, it would be difficult to resist the temptation to write in detail of the stirring events of the²⁷ Cortelyou days in Washington—events that were of far-reaching consequence to the world at large, but more²⁸ especially to our own country because of the part they played in raising the United States to a position of²⁹ great influence among world powers. In some of these events, Cortelyou was privileged to take an active part;³⁰ in others, he was simply an interested observer, but whether as participant or as observer,³¹ he laid the foundation for his future administrative career in private business.

What shorthand did for George³² B. Cortelyou, it has done for many others, and it will continue to do for countless others in the years³³ to come. (661)

v n f r o 6.

SPEED-PROGRESSION

TEST 6

(60 Words a Minute)

In many ways men and capital are very much alike. Both idle and underpaid¹ men and idle and underpaid capital are always looking for full-time work.² The banking houses of Wall Street in New York City are agencies for capital.³ They hire it out to those who can offer it work. Every year \$5,000,-000,000 pass⁴

(70 Words a Minute)

through the banking houses seeking good wages.

Of course, we all know that this is not so simple as¹ it sounds. Almost every one of us would be glad to hire as much capital as wanted a job.² The trick is that capital demands work that very few of us can provide. It wants to work for³ capable men in business. Why has there been a lack of such men in the past? For one thing, we have paid⁴

(80 Words a Minute)

too much attention to details. We have become so intent on continuing our smaller duties of being¹ good copywriters that we have overlooked our real purpose. We have failed to take advantage of our own² opportunities. At the same time, we have stopped the progress of other people.

I may not sound hopeful, but I am in³ a very hopeful frame of mind. It seems to me that we are more and more setting our eyes on the final goal. This⁴

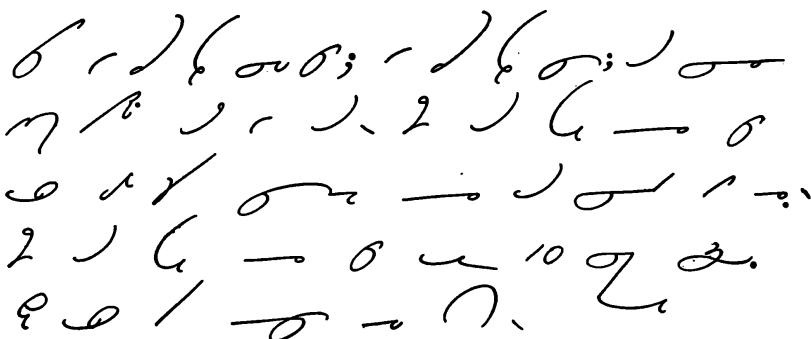
(90 Words a Minute)
is especially true of those of us who spend our time in the field of distribution. I believe we are coming nearer¹ to a coordination of our methods. That is the initial step. It is a step that must be taken before we can put² distribution into its proper place in the business world. Not many years ago the word "distribution" had no definite³ meaning for us. The term was still to be coined. Not that there were no sales managers. I

think that there were too many of them. Each⁴

(100 Words a Minute)

one was working away at his own duties and having little or no idea what the others were doing. They knew very well that they¹ were there to make profit. However, they had no definite plan of attack.

Today, there are a great many signs that that condition is² being changed. Every day, we hear more and more the titles of distribution manager, or sales manager. Such titles indicate a trend.³ They mean that certain functions are becoming so extensive that they must be brought together if we are to succeed in profit management.⁴ (400)



—Abraham Lincoln.

431. Random Suggestions for the Beginner in Business

Letter Writing: / z j y r l

Letter Writing: 

Give All Information Required: Dr. [unclear] [unclear]

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Use of Telephone by Employees: { j } u

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Signatures: 

Office Etiquette:

Keep your desk as clear as possible—

Put It in Writing:

Stick-to-it-iveness:

Stick-to-it-iveness:

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The Knocker:

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Night Work: *g - 2 on b 3*
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Trade Journals:

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a. n. t. . h. o. l. e. r. n. - g. a. n.
a. s. i. n. d. L. T. 2. d. - T. c.
2. n. d. s. d. R. u. n. o. n.

"Everybody Does It":

2. n. d. v. b. - . y. , - o. a. o.
v. f. "o." R. p. o. b. !
r. o. g. - n. v. - n. n.
. C. o. r. f. . b. o. g. - n.

Early and Late:

C. r. m. o. . n. n. g. f. (b. : "g
e. - - / 2. d. f. n. t. n. e
2. 5. - - 2. f. f. P. o. b. , -
2. 2. 2. - - 2. n. 2. " "

Visiting:

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n. w. p. , ") " - - - n. d.
2. n. o. n. 2.) 2. n. f. e.

(Continued on page 210)

SECTION 13

ASSIGNMENT 61

Speed Builder 61

432. Dear Mr. O'Brien: For a number of years you have purchased regularly from us quires of dry stencils and¹ pounds of mimeograph ink and stencil varnish. Our records show that you purchased your mimeograph from us eight² years ago, and that twice within the past year we have repaired both its drum and ink cistern and inspected every³ part.

We know that you find a multitude of uses for your mimeograph. It is, indeed, one office⁴ appliance that you would not willingly get along without. But you have had your present machine for eight long years, and⁵ though, no doubt, it has been a dependable servant, and is still in commission, yet it is hand fed and driven.⁶ The operator is bound now and then to ink the impression roll, and ink-stained hands are just a part of his⁷ regular equipment.

You doubtless feel toward your mimeograph as we feel toward our old shoes. We liked them while⁸ they were new. They are still wear-

able, and we dislike to part with them. Yet we have to admit that they have had their⁹ day and we must have another pair.

Mr. McIntyre will be in Detroit on Wednesday, December 10, and he¹⁰ wants to tell you all about our new mimeograph, with its electric drive and automatic operations.¹¹ He will also be ready to tell you just how much your old machine will be worth when you are ready to purchase¹² this new model. Yours very truly, (246)

Speed-Building Drills

433. *Drill on Paragraph 119.* Any vowel following the diphthong *i* is expressed by a small circle within the large circle:



434. *Drill on Paragraph 227.* The word-ending *-spect* is expressed by *sp*:

435. *Drill on Paragraph 214.* The prefix *multi* is expressed by *m̄u* disjoined:

436. *Drill on Paragraph 106.* The suffix *ingly* is expressed by a small circle substituted for the *ing* dot:

437. *Drill on Paragraph 145.* The vowel is omitted in the syllables *be*, *de*, *re*, *dis*, and *mis*:

438. *Drill on Paragraph 199.* The vowel is omitted in the terminations *mission*, *mation*, *nition*, *nation*:

439. *Drill on Paragraph 180.* *D* is omitted when it immediately precedes *m* or *v*:

440. *Drill on Paragraph 214.* The prefixes *Mc* and *magn-* are expressed by *m* disjoined:

441. *Drill on Paragraph 209.* The prefix *detr-*, *deter* is expressed by *d* disjoined:

442. *Word Study—General Business Terms.*

Acceptance. An assent in writing by the person on whom a draft is

drawn, to pay it when due. *Trade acceptance.* A draft drawn by a merchant on his customer for the purchase of goods from the merchant, and accepted by the customer at the time of delivery of the merchandise.

Acknowledgment. A declaration before a duly qualified public officer by one who has executed a deed that the execution was a free act; a letter showing that an order or letter has been received.

Affidavit. A written statement under oath, differing from a deposition in that an affidavit is made without cross-examination. The one making an affidavit is called the *affiant*. The one making a deposition is called the *deponent*.

Assets. The property of an individual or firm.

Assignee. One appointed by another to perform some act or to enjoy some right, privilege, or property.

Attest. To witness the signature or execution of a document.

Back order. An order filed when goods are out of stock, for shipment when goods arrive.

Bill of lading. A contract in the form of an acknowledgment of goods received for transportation.

Bonus. Money or other valuable consideration paid in addition to a stated compensation; an extra dividend.

Budget. A statement of proposed expenditures and expected income over a stated period.

Consideration. A recompense, as for a service; a compensation.

Consignment. Merchandise given to an agent to be cared for or sold.

Disbursement. That which has been expended.

Fiduciary. Having the nature of a trust, especially a financial trust.

Fiscal year. The year by which accounts are reckoned. It may or may not coincide with the calendar year.

Fixed charges. Claims upon the revenue of a concern which it is bound by contract or by law to meet, such as interest on funded debts, rentals, taxes, etc.

Frank. The privilege of sending letters, packages, telegrams, etc., without charge, usually granted by a government to certain public officials.

Infringement. Violation, breach; an encroachment on a right.

Liabilities. The debts or financial obligations of an individual or firm.

Libel. To defame; to expose to public ridicule or contempt by writings, pictures, signs, etc.

Lien. A legal tie that binds property to a debt or claim for its satisfaction.

Margin of profit. The difference between the buying and the selling price.

Overhead. The general expenses of a business, such as salary, rent, light, heat, and telephone.

Prorate. To divide, distribute, or assess proportionately.

Protest. A declaration in writing

made by a notary public on behalf of the holder of a bill or note protesting against all parties liable for any loss or damage by the non-acceptance or non-payment of the note or bill.

Reconciliation. An adjustment of differences; a settlement.

Requisition. A written application made by one department of a business to another department for supplies, equipment, or labor.

Royalty. A share of the product or profit reserved by the owner for permitting another to use the property; a compensation paid to the owner of a patent or copyright for the use of it.

Sinking fund. A fund invested in such a manner that its accumulations enable it to redeem a specific debt at maturity.

Usury. Interest at a higher rate than that allowed by law.

Voucher. Receipt showing payment, as paid checks or received bills.

ASSIGNMENT 62

Brief-Form Speed Letters

443. Dear Sir: In going over your cost statement for May 7, I notice that you did not show that you had any¹ delays. It is important that any delay be shown.

Also note that the clerk is not filling in the production² and cost column to date for the previous month. Please see that this is done daily. Yours truly,

444. Dear Sir: I am³ interested in determining the cost of loading from storage during the idle period. I also⁴ want a comparison for the same period last winter.

Owing to revisions in our inventory on⁵ January 1, I am unable to determine the total amount of material loaded during⁶ the idle period.

In preparing this information, please do not include any items except labor⁷ and boiler fuel and, if possible, give the same information for last winter.

Please give me this information⁸ as soon as possible. Yours truly,

445. Dear Sir: We received a complaint today from Mr. Jones; also one from⁹ the Reliable Building Material Company, in which they say that our torpedo sand as shipped from your¹⁰ plant is entirely too fine, and that if the quality of the sand does not improve, they will have to cancel their¹¹ order entirely.

I wish you would give these complaints your immediate attention and see if we cannot¹² coarsen up the torpedo sand so that it will be satisfactory to our customers. Yours truly,

446. Dear Sir: The¹³ remittance you probably intended to send us for the balance on your account has not arrived. Through some¹⁴

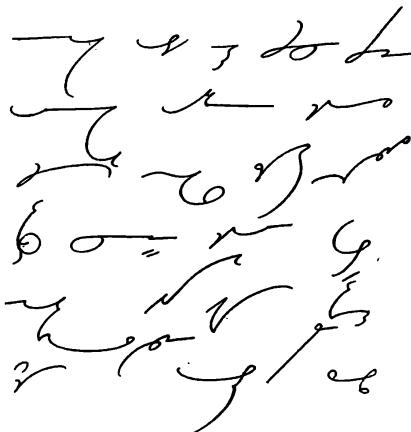
misunderstanding, no doubt, it has been forgotten. This is not a serious oversight, of course, but you know the¹⁵ terms called for payment on December 15.

For the sake of greater uniformity in handling thousands of¹⁶ accounts, promptness in remitting is always appreciated. Will you not, therefore, send us your payment now, while¹⁷ you are thinking about it. The amount is \$44.40.

We assure you that we appreciate¹⁸ your patronage and that we are always glad to be of service to you. Very truly yours, (377)

Speed Builder 62

Vocabulary Preview



447. Dear Madam: In response to your letter of September 30 regarding a loan, before we could

give¹ consideration to your application, it would be necessary that you maintain an account with us, and that your² account have a minimum balance of \$500 at all times.

It is our policy at the present³ time to lend 80 per cent on marketable securities.

The question of the real estate bond that you⁴ mentioned would have to be given special consideration. Very truly yours,

448. Gentlemen: The State Banking Department⁵ insists that we require new statements from all borrowing corporations, partnerships, and individuals⁶ at the end of each year. We must ask, therefore, that you mail to us a signed copy of your latest financial⁷ statement.

You understand, of course, that this will be treated as strictly confidential, and will not be available⁸ to anyone except the executive officers of the bank and the State Banking Department.

Your early⁹ compliance with this request will be greatly appreciated. Yours very truly,

449. Dear Sir: Because of the¹⁰ illness of one of our principal tellers, we have been unable to answer your letter of March 15 more promptly.¹¹ Please excuse our delay.

If the indorsement of Harvey Bradshaw is a forgery, we shall be glad to¹² reimburse the Treasury Department for the full amount. Please let us have a genuine specimen of Mr.¹³ Bradshaw's handwriting and signature as a matter of record. We should also like to have a photostatic¹⁴ or certified copy of his claim or affidavit, so that we may see the statements that he made. It is¹⁵ difficult for us to believe that he himself did not indorse the check.

An early receipt of a copy of the¹⁶ application and a specimen of Mr. Bradshaw's handwriting will enable us to pay promptly anything¹⁷ for which we are liable.

Very truly yours,

450. Dear Madam: This Company has been organized to meet the¹⁸ estate, trust, and investment problems of men and women of means. In addition to the recognized advantages¹⁹ of a corporate executor and trustee, it has three distinguishing characteristics:

It reaches²⁰ investment decisions only after considering the judgment of independent investment counsel based²¹ upon extensive research.

It has a set-up designed to assure its clients of continuity of²² present independence and policies.

It specializes in personal trust

and in investment work through a²³ completely distinct department.

As this company is organized under the Banking Law of this state, it does not²⁴ merchandise securities, either directly or indirectly. As a result, all our officers are free²⁵ to devote all their attention to the personal trust problems of our clients.

We should be glad to have the²⁶ opportunity of serving you. Very truly yours,

451. Dear Madam: You have by now received an offer from the²⁷ American Capital Corporation giving you the privilege of subscribing to a unit of their²⁸ common stock, Class A and B.

I have gone into the situation thoroughly and do not feel that the offer is²⁹ particularly advantageous to you, as it would give you a block of the Class A, as well as Class B, which³⁰ you already hold.

I understand that the company will raise \$3,000,000 through outside financing, in³¹ order to take advantage of the present low market. This will, of course, further strengthen your preferred stock. Yours³² truly, (641)

7. O w / o l.

452. Special Phrase Letter

1. *W. H. G. S. C. O. M.*
2. *R. P. D. S. T. G. S. C. O. M.*
3. *W. H. G. S. C. O. M.*
4. *W. H. G. S. C. O. M.*
5. *W. H. G. S. C. O. M.*
6. *W. H. G. S. C. O. M.*
7. *W. H. G. S. C. O. M.*
8. *W. H. G. S. C. O. M.*
9. *W. H. G. S. C. O. M.*
10. *W. H. G. S. C. O. M.*
11. *W. H. G. S. C. O. M.*
12. *W. H. G. S. C. O. M.*
13. *W. H. G. S. C. O. M.*
14. *W. H. G. S. C. O. M.*
15. *W. H. G. S. C. O. M.*
16. *W. H. G. S. C. O. M.*
17. *W. H. G. S. C. O. M.*
18. *W. H. G. S. C. O. M.*

ASSIGNMENT 63

Brief-Form Speed Letters

453. Dear Customer: You were one of more than 20,000 who agreed that the Cannon towels at \$1.69¹ a dozen were a "good buy."

Notwithstanding our very large supply, we have had to reorder² another considerable quantity to fill all orders. The factory is now working on a fresh lot, and³ we expect to deliver your order within ten days.

We ask your indulgence for the short necessary⁴ delay. Yours very truly,

454. Gentlemen: In times like these you cannot stock a clothing department without signing up⁵ with "Old Man Worry." Overhead, turnover, depreciation, and investment drive you to despair.

Thousands of⁶ dollar-wise merchants have solved their problems with the easy and safe made-to-measure way, because there is no investment⁷ and you make more net profit on each sale.

Our tailoring display in your store is a short cut to protection⁸ and increased volume. It can be merchandised with unlimited results where every element of risk is⁹ completely removed.

Send for the complete line to-

day. We shall prove to you it pays worth-while dividends. Your signature¹⁰ below is all that is necessary. Very sincerely yours,

455. Dear Mr. Lewis: Thank you for your remittance¹¹ of \$1. It has been properly credited to your account for the tie shipped to you on March 25.¹²

We have made it a policy of ours not to do business through agents or representatives of any kind.¹³ We sell only direct to the customer. Therefore, we regret we are unable to accept your offer to¹⁴ solicit business for us.

We assure you that we appreciate your interest in our Tie Club, Mr.¹⁵ Lewis, and are eager to serve you to the best of our ability at all times. Very truly yours,

456. Gentlemen:¹⁶ We have your letter of March 25 in reference to tapestry No. 122.

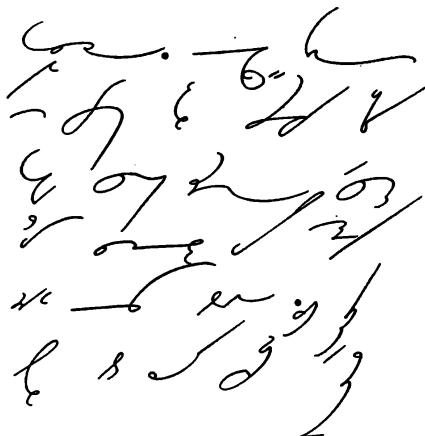
We are¹⁷ cabling our mills to rush this order through and to notify us of their earliest shipping date.

Just as soon as¹⁸ we have this information, we shall send it to you.

We hope this will be satisfactory to you. Very¹⁹ truly yours, (381)

• S a n i H / .
— M G J H /

Speed Builder 63
Vocabulary Preview



A large sample of handwritten cursive script, likely a practice sheet for speed building. It shows various letters (including 'C', 'G', 'H', 'I', 'J', 'K', 'L', 'M', 'N', 'O', 'P', 'R', 'S', 'T', 'U', 'V', 'W', 'X', 'Y', 'Z') and punctuation marks written in a fluid, continuous flow.

457. Gentlemen: We have received your letter of February 18. We shall investigate the Capital Fruit¹ Company's precooling plant at Empire tomorrow.

We doubt whether we shall be successful in developing² much business at Empire, since the bulk of the tonnage from this point will move through the Western Fruit Company.

We shall³ write you more fully tomorrow. Very truly yours,

458. Gentlemen: The growers of figs in the Empire district have⁴ used the four-basket crate and the filler crate. Most growers like the filler crate better, and some say that their net⁵ returns a pound have been better on shipments in the filler crate.

These people, however, are willing to be shown,⁶ and if we can put out a package that will sell figs better and show a better net return to the grower than⁷ the filler crate, we shall have no difficulty in winning them over to the new pack.

Please tell us what your⁸ experiences have been with the different packs you have used with fresh figs. Also, please tell us why you use the wrap⁹ instead of the filler. Yours sincerely,

459. Gentlemen: This morning we were talking with Mr. James Wilson, the¹⁰ manager of the Western Agriculture Company, who owns a vineyard and an orchard about 8 miles north of¹¹ Fresno on the Golden State Highway.

Mr. Wilson told us that he wanted to keep in touch with us, with the thought¹² of shipping some fresh figs with ours, in case we operated out of Fresno.

We should like to have you get in touch¹³ with the foreman of this property sometime when you are in Fresno, and inform us of the acreage and¹⁴ sizes of trees, so that we shall be familiar with the orchard. Yours very truly,

460. Dear Madam: We are about to¹⁵ close our fiscal year with the greatest volume in our history of

104 years. So far, our transactions¹⁶ have increased over 400,000 and we are now preparing to make the coming year a greater and a¹⁷ better year.

With a greater volume of business, a quicker turnover, and lower prices for quality¹⁸ merchandise, we shall be in a position to offer extraordinary values if we have your cooperation.¹⁹

Our economists state that it will be necessary for our customers to clear up past-due indebtedness²⁰ in order that our program may be fulfilled. This will enable you to start with a balanced account and²¹ greater purchasing power; also to take advantage of the most concentrated effort in our history to²² bring about a bigger and better business year.

If you have not paid your account as yet, please do so at once, as²³ all our accounts will be reviewed by our auditors before February 1. If your account isbalanced, you²⁴ will be able to start the new fiscal year by increasing your purchases at our store, thereby increasing your²⁵ savings.

Your prompt remittance of the amount due, \$19.40, will be appreciated. Yours²⁶ very truly,

461. Gentlemen: I have received several requests of late for suitings of medium- or light-weight²⁷ tex-

ture. I have not heretofore carried suitings of this description in stock. The demand this season is so great,²⁸ however, that I feel justified in stocking up on fabrics of less than four-ounce weight.

I should be pleased to receive²⁹ from you, at an early date, samples of your product conforming to the above weight, including "Palm Beach"³⁰ material. Yours very truly,

462. Gentlemen: In reference to our recent shipment of tapestry, made for you for³¹ the account of the Lake Store, may we ask you to save any short pieces that may be available after this³² order has been completed, sending any such lengths direct to the Lake Store, Lake Placid, New York. This customer³³ wishes to hold them for replacements that they may find necessary to make.

They have made this request because it³⁴ will be impossible to obtain any more of the material from us, as this item is a³⁵ discontinued number. Very truly yours, (708)

ASSIGNMENT 64

Brief-Form Speed Letters

463. Dear Sir: We note with pleasure that you are to make this city your home. We take this means of bidding you welcome to¹

our city and to invite you to our store.

We carry a line of merchandise that we take great pride in showing² to our customers. Will you not come in and get acquainted with us? Do not feel that it is necessary to³ make a purchase, but visit with us and know that we are pleased to have you feel at home with us.

We wish for you⁴ success in your new home. Cordially yours,

464. Gentlemen: Before we shipped your first order of October 17, we⁵ asked you to send us a financial statement and credit information. We were a little disappointed to⁶ learn from your reply that stock moves slowly in your town, and that you have a large number of accounts receivable.⁷

Your order totals \$1,000. We have a suggestion to make. Wouldn't you rather reduce the order⁸ to \$500, pay us \$250 in cash, and let us credit your account for⁹ \$250?

Our town and yours are really neighbors when present-day shipping conditions are considered.¹⁰ If your stock runs low, or if you move it faster than you anticipate, we can rush an order to you in a¹¹ few days.

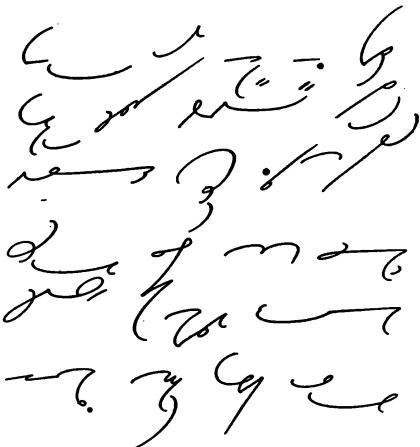
Our experience has taught us that our customers are much happier if they are not burdened.

Then, of¹² course, we are selfish enough to want to protect ourselves, as well as to please and serve you.

Write or wire us today¹³ if our plan pleases you. We will then ship the part of your order we have ready for you. Yours very truly,
(279)

Speed Builder 64

Vocabulary Preview



465. Building a Depression-Proof Community

Many towns and cities in the United States have paid the penalty of being one-industry towns.

Newport,¹ New Hampshire, was one of these cities. Situated in a beautiful valley in the foothills of the White² Mountains, Newport has known many years of pros-

perity as a textile town. Suddenly, the textile industry³ declined, and Newport, like dozens of other small cities in New England, was in the midst of a depression.

It was⁴ the experience of these New England cities that was one of the reasons for the formation of the New⁵ England Council. In a short time the Council had done a tremendous job in showing New England that its comeback⁶ depended not so much upon a revival of textiles or shoes as on a diversification of industry,⁷ which makes a community depression-proof.

Some years ago when I decided to put the headquarters of⁸ the Pine Tree Products Company in Newport, I chose the site because I liked the city. It was not so large that⁹ a fellow didn't know his neighbors. It was situated ideally so far as scenic beauty is¹⁰ concerned. It drew its workers from rugged stock. Its transportation facilities were adequate.

For a while I was¹¹ so pleased with my discovery that I wanted to keep it to myself. Then it occurred to me that if Newport¹² was a good city for a soap company, why wasn't it a good city for other types of industry?¹³ Reasoning further, I came to this inevitable conclusion: Why couldn't Newport be a depression-proof town?¹⁴

Today, we are definitely working out such a plan. It is simplicity itself. It is our goal to make¹⁵ Newport the home of twenty non-competing industries. Today, eleven of those industries are located¹⁶ in Newport.

The first essential of our plan is that all these manufacturers make quality merchandise. By¹⁷ "quality merchandise" we don't mean over-priced merchandise. We do mean products that are made to be as good as¹⁸ we know how to make them and sold at a fair profit. We believe that real quality merchandise is about¹⁹ the last to feel a business slump.

Take the case of Pine Tree Products. When I first went into business I was selling²⁰ soap at three cakes for 50 cents in a market that even the leaders considered was saturated. Although²¹ my soap still is higher priced than its popular competitors, we have had an unusual success in²² getting wide distribution for a good product at a decent price. We haven't had to engage in any price war²³ because we have demonstrated that enough people will buy our product at our price so that we do not have to²⁴ worry about how many million cakes of the other fellow's soap they are buying at his price.

The Newport plan²⁵ merely ap-

plies this philosophy to other products. For instance, we have a blanket manufacturer. He²⁶ could compete on a price basis with other blanket manufacturers, but that would mean that he would probably²⁷ have to cheapen his product. Instead, he makes the best product he knows how to make, sells it at a fair price, and²⁸ convinces the public by the real worth of his product that it is worth what they pay for it. He will never have the²⁹ biggest blanket business in the world, but he will have a satisfactory business, giving him a good profit,³⁰ and employing workers full time. (606)

466. Building a Depression-Proof Community (*Cont.*)

The second feature of the Newport plan is that the twenty non-competing industries are mutually¹ cooperative. During the year our company receives several hundred thousand signed coupons and letters from² people in all parts of the country. Under the ordinary plan of operation, these inquiries would be³ nobody else's business. Under the Newport plan they are the business of all the other manufacturers⁴ in the town.

For instance, we get many inquiries from women. These wom-

en are logical prospects for the⁵ merchandise of every other Newport manufacturer who makes products designed to appeal to women. Is⁶ there any reason why we should not turn these inquiries over to these manufacturers to be followed up⁷ by any method that these manufacturers see fit? Thus, under our plan of mutual co-operation,⁸ each industry in the town feeds every other industry with prospects.

To me, that is one of the unique⁹ features of the Newport plan, overlooked by nearly all communities, which think about the mutual dependence¹⁰ of various manufacturers, but do nothing about it. We believe that this mutual dependence¹¹ means a great deal, and that so long as you have non-competing industries each industry can and should contribute¹² to all its fellows.

A third feature of our plan is our idea of boosting Newport, the Sunshine Town. We don't¹³ expect that we can build such prestige for Newport that thousands of people will rush to retail stores and demand¹⁴ products from Newport, New Hampshire, regardless of the merit of those products. We do believe, however, that we can¹⁵ make the name Newport as important as the hallmark on silver.

Let us suppose that a family buys some Pine¹⁶ Tree soap. They like it. They look on the wrapper and see that it is made in Newport. A few days later the woman¹⁷ of the house goes into a department store and buys some good kitchen ware. The label tells her that it is made in¹⁸ Newport. Gradually, she is gaining the impression that good merchandise comes from Newport. Isn't it logical¹⁹ to think that the next time she is in the market for blankets and sees a label that says that a certain²⁰ blanket is made in Newport, she will be prejudiced in its favor?

It seems to me that there are several hundred²¹ towns and cities in the United States that can study the Newport plan and profit from their study. So far as²² we are concerned, Newport is through with being proud of the fact that it turns out more of this or that product than²³ any other city in the country. What we are proud of is that we turn out a higher percentage of good²⁴ merchandise per capita than any other city in the country.

Behind our whole plan is the idea of²⁵ industry's obligation to the worker. We believe in good wages and full-time employment. We believe that²⁶ the prosperity of

industry and a community depends upon the prosperity of the worker.²⁷ (540)—*Billy B. Van in Printers' Ink.*

ASSIGNMENT 65

Brief-Form Speed Letter

467. Dear Mr. James: We have recently had the pleasure of meeting you, indirectly of course, through our representative¹ Mr. Elliott. The order that you gave him for office supplies and filing equipment is being² forwarded to you today.

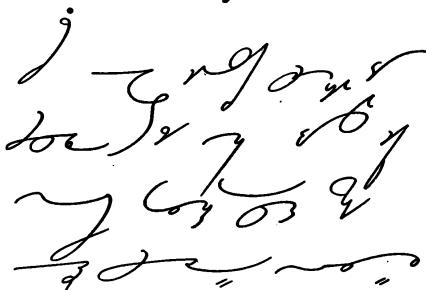
If we were talking with you, we should extend our hand to you and say, "Mr. James,³ we're glad to have had this privilege of meeting and serving you. We're always glad to meet new customers, and⁴ these new customers eventually become old friends." Then, we should add, "And by the way, we're expecting to⁵ serve you again soon."

Mr. Elliott tells us that a customer of yours is particularly interested⁶ in safe cabinets, but that he will not be in a position to buy until spring. If you will give us more⁷ definite information as to his needs, we shall, in turn, supply you with a number of illustrations and⁸ illustrated literature. If none of our safe cabinets meets with

your customer's approval, we shall be⁹ glad to have one made for him to be sold through you. Write us in detail concerning his requirements.

At this¹⁰ particular season, with Christmas just around the corner, I can think of no finer way to welcome you as a new¹¹ customer than to wish you a Merry Christmas and a prosperous, happy New Year. Yours very truly, (239)

Speed Builder 65
Vocabulary Preview



468. Strategy in Handling People

Who has not noticed that people enjoy granting small favors, particularly favors that touch on some hobby¹ or interest of their own? On the surface, the plan seems clever enough. But few of us would count on it heavily.² Yet what impressive results have leaders of men secured with it!

The force of this strategy rests on one of³ the underlying laws of

human nature. One of the strongest desires that moves all people is the desire to⁴ uphold their ego. "Ego," of course, is simply the Latin word for "I." Psychologists use it to describe the⁵ opinion that we have of ourselves. It is the picture we form of our own importance, our estimate at⁶ any moment of our own worth.

When we give a man a better opinion of himself, we earn his good will because⁷ we satisfy one of his basic needs. Here is the true secret of making people like us: Help them sustain their⁸ ego. There are many ways of doing this. Among them is the method that many great men have used: to arrange⁹ for the other fellow to assist in some way that he will enjoy and that is little trouble to him.

Do we¹⁰ not ourselves recall with pleasure such assistance that we have given others—small favors that were gratefully¹¹ received? And are there not, on the other hand, people whom we at times rather avoid because we are too heavily¹² in their debt?

When we ourselves help other people, our ego is raised. But when they help us, our ego is likely¹³ to suffer. This does not apply, of course, to those little courtesies that people so often show each

other, those¹⁴ friendly acts of consideration that impose no obligation. They are altogether delightful and are¹⁵ evidence that we are important to the other fellow. It is wise and pleasant to offer many such¹⁶ attentions to others. But it is unwise to place people under obligations that they cannot return. If we¹⁷ do too much for them, they will, in time, often dislike us either secretly or openly.

One precaution all¹⁸ leaders observe: When they help the other fellow, they make it easy for him to cancel the obligation. Thus¹⁹ they safeguard his pride and also give him a strong impulse to help them in return.

They solve many different²⁰ problems by letting people grant them favors. A well-known financier found that one of his good friends was growing cool and²¹ was drifting away from him. So he asked this man, who was an engineer, to look over the plans for the water²²-supply system on his new estate and to give him advice. The engineer took the blue prints, worked over them far²³ more carefully than his friend had expected he would, and presently returned them with several valuable²⁴ suggestions. From that day on, the old cordiality was restored.

People are all different. Yet, be-

cause this²⁵ strategy rests on a universal human need, it succeeds with almost any normal person—with superiors²⁶ and subordinates, with strangers and relatives, with people who like us and those who dislike us. The only²⁷ points of difference in these people that we must be careful to take into account are their personal interests,²⁸ their habits and hobbies. It is a small favor touching one of their own special interests that they most²⁹ enjoy doing for us.

We win people's good will and gain their attention in a pleasant way when we ask them to do³⁰ us a favor that they enjoy granting.

This is one of many friendly methods by which leaders influence³¹ others. Like all the devices of this type that we find them using, its success rests on something within themselves³²—something that we, too, can cultivate: They are deeply and genuinely interested in other people. (659)—*From "Strategy in Handling People," by Ewing Webb and John Morgan (Boulton, Pierce and Company).*

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TRANSCRIPTION STUDY 6

Random Suggestions for the Beginner in Business

(Continued from page 193)

Thinking Ahead: *What's the answer?*

Disappointment: 

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a ~~et~~, ~~to~~ ~~co.~~ ~~(2)~~
~~in~~ ~~the~~ ~~co~~ ~~er~~ ~~g~~
~~so~~ ~~so~~ ~~to~~ ~~so~~,

1. Showing the edge of your
2. Details in the right order

3. Promptness - in answering questions
4. When seeking an interview

5. Get the habit of answering questions
6. When first getting into the business world

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Don't hesitate

"Your Job," by Harold Whitehead.

SECTION 14

ASSIGNMENT 66

Speed Builder 66

469. Dear Mr. Stafford: We have your letter of December 5, in which you request that the beneficiary¹ on your policy be changed to Lee B. Bowen, no relation, address, 126 Vermont Avenue,² Grand Rapids, Michigan.

It is the common practice of life insurance companies to refuse to make a person of no relation a³ beneficiary because there would appear no insurable interest.⁴ It is the general procedure to have a policy payable only to some person who would suffer⁵ a financial loss on account of the death of the insured. We assume from your letter that you desire to have⁶ the proposed beneficiary receive either all or part of the proceeds in the event of your death.

If⁷ a creditor is to be the beneficiary, the usual procedure is to have the policy⁸ assigned. There are two types of assignments, one that would give to the assignee the right to claim only a part of⁹ the proceeds if a certain indebtedness is less than the net proceeds pay-

able. This type of assignment is¹⁰ called a collateral assignment. The other type of assignment is one that conveys to the assignee¹¹ any and all rights under the policy, and in reality places him in a position to claim all the¹² proceeds payable in the event of cash surrender or death.

A third method would be to indorse the change of¹³ beneficiary on the policy, as follows: "Lee B. Bowen, as his interest may appear, balance¹⁴ if any to Estate."

We are enclosing two copies of each form of assignment and change of beneficiary,¹⁵ feeling sure that one of these forms will serve your purpose.

Our agency will be glad to make whichever change¹⁶ will be for the best interest of both the beneficiary and yourself. Very truly yours, (338)

Speed-Building Drills

470. *Drill on Paragraph 182.* Where the last letter of a primitive form is omitted, the past tense is indicated by a disjoined *t*:

471. *Drill on Paragraph 238.*
States:

472. *Drill on Paragraph 239.*
Some principal cities of the United States:

473. *Drill on Paragraph 214.* The prefix *grand* is expressed by *g* disjoined:

474. *Drill on Paragraph 126.* The termination *sume* is expressed by *sm*; *sumption*, by adding *sh*:

475. *Drill on Paragraph 227.* The word-ending *-nment* is expressed by *nm*:

476. *Drill on Paragraph 134.* In the beginning of words, short *e* and short *i* are omitted before the *nt* and *mt* blends:

477. *Drill on Paragraph 227.* The word-ending *-gency* is expressed by *jsi*:

478. *Drill on Paragraph 201.* A number of compounds may be obtained by joining brief forms:

479. Word Study—Insurance Terms

Actuary. The officer having charge of premium calculations, valuation of the company's liabilities, investigation of mortality experience, and all related subjects.

Annuity. An amount payable yearly for a certain or uncertain period; usually means a life annuity.

Assignee. Any individual, individuals, or corporation to whom a policy or any interest therein is assigned.

Beneficiary. The person designated by the insured as the proper party to receive the proceeds of the policy when it becomes a claim.

Casualty. Accident, disaster.

Collateral assignment. A legal form granting to the assignee full control (collateral-limited control) and stating the terms upon which the assignment is made.

Coverage. The total risks covered by the terms of the insurance contract.

Endowment policy. A policy providing for the payment of a fixed sum at the expiration of a fixed term of years or at prior death.

Incontestable. Insurance such, by its terms, that payment in case of loss cannot be disputed by the company for any cause except non-payment of premiums—said of a policy.

Indemnity bond. The form required, when a policy is lost, before a certificate of insurance can be issued.

Double indemnity. A provision for the payment of double the face amount of the policy in case of accidental death.

Insurable interest. Term used to explain the relation of the beneficiary to the insured. A proper beneficiary is one whose interests will suffer a direct loss in case the insured dies.

Lapsed policy. A policy on which the premium was not paid on the due date or within the grace period.

Longevity. Length or period of life.

Mortality table. A tabulated statement showing the number of deaths that may be expected to take place during a given period; chiefly used in computing policy premiums, reserves, and annuities.

Perpetuity. Duration without limitations as to time.

Premium. The consideration paid for a contract of insurance.

Reinsurance. The amount of insurance in excess of the company's limit for any one life.

Revocation. The act by which a power of authority or license is withdrawn by the one having the right.

ASSIGNMENT 67

Brief-Form Speed Letter

480. Dear Mr. Hope: Your letter of December 7, enclosing your policy and stating that you desire to¹ surrender it for its cash value, has been received.

I enclose official form of release, which is to be signed² by you as the insured and by your wife as the beneficiary. Both signatures must be witnessed by a³ notary public. If this form is then returned to us, we will send you our check for \$385,⁴ the cash value as shown in the statement on the bottom of the release form.

It does seem unfortunate,⁵ however, that you have to sacrifice \$5,000 of life insurance protection for such a small amount⁶ of cash. Do you know that you can secure a loan on your policy for almost the same amount and continue⁷ your premium payments on a quarterly basis?

Your policy is a Twenty-Year-Endowment policy.⁸ You could change it to an Ordinary-Life policy and the difference in the premiums would be enough⁹ to pay a year's premium on our Ordinary-Life policy and leave you some cash. This plan would enable¹⁰ you to continue your \$5,000 of insurance protection and give you the money you need.

If you¹¹ drop your present policy now and take out a new one later, you will then have to pay the premiums at your¹² higher age. There would also be no cash value in the new policy until you had paid three full years' premiums,¹³

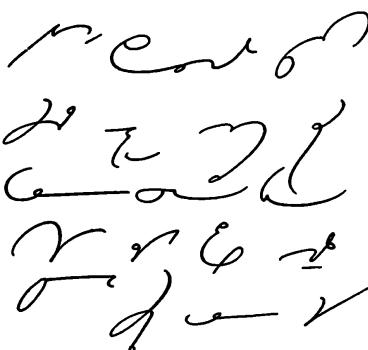
and there would always be the possibility that you could not pass the required medical examination¹⁴ for a new policy.

All the foregoing is said because we want to give true service to all our¹⁵ policyholders, and we feel it is to your best interest to keep your insurance in force.

If there is any¹⁶ further information you may desire, or anything further that we may do to serve you, please call on us. Sincerely¹⁷ yours, (341)

Speed Builder 67

Vocabulary Preview

A handwritten signature consisting of several stylized, cursive loops and strokes, appearing to read "R. C. COOK".

481. Dear Mr. Marsh: We are very much interested in your letter of June 3, in which you discuss the advantage¹ of having an applicant's nickname, or the name by which he is commonly called, placed on inquiries.

This would² be a decided advantage to our offices in reporting on applicants, as often time is lost in³ an effort properly to identify applicants when only the proper name is given. Not only is⁴ the time saved a big factor, but this plan would also enable our inspector to prove conclusively that he⁵ is reporting on the correct person.

The spirit in which you have called this matter to our attention is⁶ appreciated, and whenever feasible we hope you will place such information on the inquiry blank.⁷ Several years ago we had a form on which space was provided for this information, but a year ago, when⁸ this form was revised, this space was not provided.

You will, indeed, be rendering us a service by giving this⁹ information, and we believe that it will materially speed up your investigations in many of¹⁰ the cases. Thank you again for your interest. Yours truly,

482. Dear Mr. Brown: Saturday, June 11, is the¹¹ last day allowed for the payment of the premium on your policy.

The annual premium less the¹² dividend is \$61.12. If you should not find it convenient to pay this premium now, you¹³ may pay \$11.90 and secure an extension for

three months. At the expiration of three¹⁴ months you may secure an additional three months' extension by a second payment of the same amount. At the¹⁵ expiration of six months from the due date you may pay the balance on the premium, less the extension fees,¹⁶ and the dividend. This would make a comparatively small amount that would have to be paid at any one time, and¹⁷ yet your insurance would continue to be in full force.

If you should not find it desirable to continue¹⁸ this policy in force on the above plan, you may change to a quarterly premium basis of \$21.04,¹⁹ and the dividend of \$18.24 may be applied on the first quarterly²⁰ premium. This would leave only \$2.20 to cover the first three months.

We shall be glad to²¹ cooperate with you in any practical way to keep this insurance in force. We feel sure that it will be possible²² for you to carry it on one of these plans. If you desire to use the extension plan, we have the extension²³ agreements at our office, and if you will call, we shall be glad to make the necessary arrangements. If you²⁴ wish to change the premium to the quarterly basis, bring in your policy, signed dividend voucher, and²⁵ remittance for \$2.20, and we shall forward these papers

to the Company. Yours very truly,
(519)

ASSIGNMENT 68

Brief-Form Speed Letters

483. Dear Mr. Scott: The maximum loan value of your policy is now \$190. According¹ to the provisions of your contract, you can borrow any part of or all this amount. The interest rate on² loans is 6 per cent per annum. Policy loans are not made for any specified time, but may be repaid in part³ or in full at any time you may desire.

When a loan is granted on a policy, the policy must⁴ be assigned to us as security. This means that in the event your policy becomes a claim, the amount⁵ of your loan plus the interest is deducted from the proceeds and the balance is paid to your beneficiary.⁶

If you desire to complete a loan, will you write to us and state the amount, so that we may see that the⁷ proper loan agreement and instructions for completing the loan are sent to you. Yours very truly,

484. Dear Frank:⁸ About a month ago we made some redistribution of the work here, and among new duties assigned to me

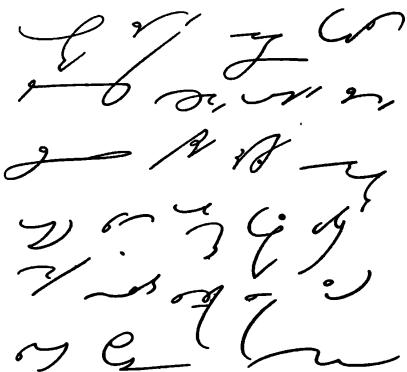
was⁹ the collection of items due us from present and former agents.

I notice that at the end of November¹⁰ our books showed that you owed us a balance of \$9,788.22. I¹¹ believe John said he had some correspondence with you about your account a few months ago, and at that time you¹² were sent a detailed transcript of our books, covering your account for some years past.

Rather than review what has¹³ happened in the past, however, I should like to know if the figure appearing on our books is in accordance with¹⁴ your own records in all respects. I assume that all items in question have been adjusted to your satisfaction,¹⁵ but if there are any specific amounts that you question, or any credits that your records show that we¹⁶ have omitted, please send me such details, so that I may check with our records.

I understand that things have not been¹⁷ going well with you during the past few months, but I am sure that when you get to making some money again you¹⁸ will have us in mind, and will reduce your balance.

Best of luck to you, Frank, and let me hear from you soon. Cordially¹⁹ yours, (381)

Speed Builder 68**Vocabulary Preview**

485. Dear Mr. Boyd: Thank you for your letter of April 7 relative to the rating of policy No.¹ 620. This policy stands lapsed on our records because of non-payment of the annual premium² of \$27.95, due June 14.

This policy is now carried as extended³ insurance in accordance with its provisions, furnishing temporary protection of \$1,047⁴ without further payment of premiums for six years. At that time it will be terminated and⁵ canceled, and have no further value unless it is reinstated in the meantime.

We shall give consideration⁶ to an application for reinstatement of this policy upon receipt of the enclosed medical⁷ examination executed by one of our authorized medical examiners. This certifi-

cate⁸ is to be sent with the enclosed Application for Reinstatement blank filled out and signed personally by the⁹ insured in the presence of a witness.

All the dividends have been left to the credit of the policy¹⁰ under option No. 2. Very truly yours,

486. Dear Mr. Alexander: This will acknowledge receipt of your¹¹ letter of September 25 with reference to the claim of Walter L. Logan, deceased. I presume that a¹² copy of your letter was forwarded to the Charleston Finance Company.

Before rejecting the claim in¹³ connection with this insurance, we went to a great deal of expense in investigating it in order to¹⁴ substantiate our contention that Mr. Logan, at the time he applied for insurance, was not a suitable¹⁵ risk.

The claim was later rejected on account of the misrepresentations contained in the application¹⁶ for the insurance, and our only liability was to make refund of the premiums paid in connection¹⁷ with the policy.

While we can quite appreciate Mrs. Logan's condition and realize the effect¹⁸ it would have should the Finance Company bring action against her on account of the loan, we can see no basis¹⁹ on

which we could approve a claim of this nature.

Insurance companies are governed by state Insurance Departments,²⁰ and there are certain ethical and legal restrictions for the protection of our other policy-holders²¹ that prohibit discrimination. Should we make any payment whatsoever, under this claim, it could²² certainly be construed as discrimination, and we should be open to severe criticism by the insurance²³ examiners at the time they examine our claims.

May I say again that I can see no equitable²⁴ basis on which any settlement could be made under this claim, and even though we were inclined to do so, the²⁵ provisions of the application and the laws of the states in which we operate would prohibit us.

We²⁶ regret our inability to give you a more favorable reply. Yours very truly, (536)

ASSIGNMENT 69

Brief-Form Speed Letters

487. Dear Mr. Martin: Replying to your letter of July 17, I shall be very glad to have you call¹ at this office and discuss with me your plan for group insurance for garage proprietors and their employees.²

It would be advisable to get in touch with me by telephone before coming to see me. Very truly³ yours,

488. Dear Sir: Certificate No. 6940 insuring the life of Alice H. Hays for \$10,000,⁴ under Blanket Coverage Policy No. 2932, is enclosed.

This certificate and insurance⁵ were issued originally on August 1, and because Miss Hays wished the date changed to September 21,⁶ we were obliged to cancel the whole original transaction and issue a new certificate. Very⁷ truly yours,

489. Dear Mr. Kaufman: We welcome you most heartily as our agent for the Dollar-Monthly plan of⁸ insurance. A license permitting you to sell this form of insurance in the state of Illinois is enclosed,⁹ and we are certainly pleased to pass the license on to you. Please acknowledge its receipt by return mail.

Our¹⁰ sincere hope is that you will enjoy the benefits from the sale of this type of insurance in the way of increased¹¹ income. Very truly yours,

490. Dear Mr. Roberts: Thank you for your letter of August 31.

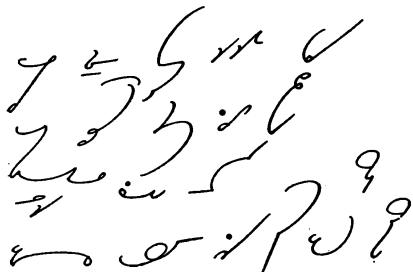
Before we can¹² do anything, it will be necessary for us to have a copy of the constitution and by-

laws of¹³ the fraternal organization about which you write.

There are so many points to be covered in this matter,¹⁴ however, that I believe it would be more satisfactory if you called at this office rather than if¹⁵ you endeavored to explain them in a letter. I suggest, therefore, that you call me on the telephone for a¹⁶ definite appointment. Very truly yours, (327).

Speed Builder 69

Vocabulary Preview

A handwritten signature in cursive script, appearing to read "Harry Hynes".

491. Dear Mr. Mitchell: You requested that I take the matter of the difference in the age of Harry Hynes to¹ our Claims Committee for their consideration and definite decision.

When this risk was originally² submitted to us, the date of birth was given as January 1, 1886, which would make³ him 45 years, 10 months, and 3 days old. The premium rate was, therefore, based on age 46. When the sworn⁴ state-

ment of the Association was submitted to us, making claim for the benefits under this⁵ certificate, the date of birth given therein was February 10, 1885, and this same date of birth⁶ also appears in the death certificate filed with the Bureau of Vital Statistics.

From these dates it is quite⁷ evident that on November 4, 1931, the date the insurance went into effect, the⁸ deceased was 46 years and 9 months old, which would call for the premium at age 47 rather than⁹ 46. Since it was quite evident that the deceased was one year older than the age originally¹⁰ submitted to the Company, the amount of insurance payable was such as the premiums paid would have¹¹ purchased at the correct age. This is in accordance with Article 7, Paragraph B, of the Reinsurance¹² Contract, reading as follows:

"If the age of any member reinsured has been understated, then the¹³ Reinsuring Company shall be bound for reinsurance only to the amount purchasable at the scale of¹⁴ premiums in Exhibit A by the premium actually paid for the current period."

When you were in¹⁵ the office, you had me talk to the chairman of the insurance committee of the Association with¹⁶ reference to this

claim, and he advised that there had been a court decision in New York to the effect that a¹⁷ person was not a given age until he had reached that particular birthday. We have made no investigation¹⁸ to determine the correctness of this statement, but we very much doubt whether this decision was rendered in¹⁹ connection with an insurance case. Such a decision would be very revolutionary in insurance²⁰ circles, because every company bases its premium rates on the age at the nearest birthday.

The²¹ premium rates on the members of your Association were to be based on the age at the nearest birthday, in²² accordance with the terms of the Reinsurance Contract, which reads as follows:

"On members included in the first²³ certified list, the premium shall be based on the age at the nearest birthday of each such member on the²⁴ effective date hereof and the amount of death benefit in force on each such member, according to the schedule²⁵ of ages and annual premiums attached hereto and marked Exhibit A."

As I have previously²⁶ explained to you, it is not the intent of the Company to engage in any controversy regarding this²⁷ matter, as we intend to carry out the spirit

and letter of the Reinsurance Agreement, and²⁸ naturally will expect your Association to do the same.

When you were in our office it was suggested that²⁹ you bring to the attention of your members the fact that, unless this Company is furnished with correct date³⁰ of birth and the proper premium paid to the Company for the coverage at the correct age in the³¹ event of death, their beneficiaries might experience the same condition that exists in this case, that of³² having their reinsurance coverage reduced because the Company did not have the correct age and had not³³ received the proper premium for a \$500 coverage.

If, after reading this letter, you³⁴ desire any further information, do not hesitate to write us. Yours very truly, (696)

ASSIGNMENT 70

Brief-Form Speed Letters

492. Dear Mr. Peterson: "All right so far," remarked the man who fell off the ten-story building, as he whizzed past the¹ fourth floor.

Perhaps you, too, have been all right so far. You missed an accident this morning. It was on its way to² happen to someone else.

But tomorrow the accident may be on its way to you.

You cannot always avoid the³ accident, but you can avoid the loss it causes. No need to let your income, while you are disabled, be a⁴ question of per week or perhaps.

Ask our representative to make the point clear to you when he calls. Yours very⁵ truly,

493. Dear Sir: We have reinstated your policy No. 6211, and enclose the receipt for the⁶ annual premium due June 10, with a copy of your recent Application for Reinstatement attached⁷ thereto.

We are also enclosing our check, payable to your order, for 96 cents, representing the⁸ refund due you in connection with the reinstatement of your policy. Very truly yours,

494. Dear Mr.⁹ Newton: Mr. Carling, a representative from our office, has been asked to call on you to explain an insurance¹⁰ plan that has attracted extraordinary attention.

It is restricted to persons in first-class¹¹ physical condition, in which class I believe you would qualify.

Mr. Carling will call within a day or two.¹² His stay will be brief. I realize you are a busy man, and I do not intend to presume un-

necessarily¹³ upon your time. Yours very truly,

495. Dear Mr. Charles: Some of your friends would send flowers. Others would call or¹⁴ telephone. But—would anyone send you a check to meet expenses if you were disabled?

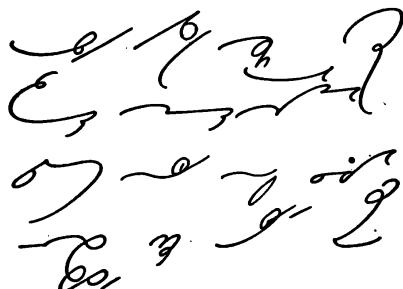
When disabled, you¹⁵ may have to help support about five families: your own, the doctor's, the grocer's, the dry-goods man's, the nurse's.

How¹⁶ will you pay the bills?

Our representative will call tomorrow and suggest a way to solve this problem. Yours¹⁷ very truly, (342)

Speed Builder 70

Vocabulary Preview



496. Dear Mr. Connor: Two accidents a minute due to automobiles!

That was the average in the United¹ States last year. Knowing what traffic conditions are, and the

small likelihood of their improvement, can you afford² to be without good accident insurance?

Our company offers you income protection to cover³ disability arising from accident. Rates begin as low as \$19 yearly payment for a⁴ \$5,000 benefit in case of accidental loss of life, or a \$25 weekly benefit⁵ in case of total disability. These benefits double in case of travel accidents—as well as for⁶ certain other casualties—and special provision is made for medical treatment.

Our accident policy⁷ is unique in that it shares in any divisible surplus—dividends—after its third year in force.⁸ Numerous other advantages are explained on the enclosed chart.

A representative will call and discuss⁹ with you the form of policy that best suits your needs. Yours very truly,

497. Dear Mr. Mills: We are pleased to notify¹⁰ you that your claim for total disability benefits under your policy has been approved. Under¹¹ the provisions of the contract, you are entitled to benefits for each completed month of total¹² disability from the beginning of such total disability.

Premiums due after the inception of¹³ total disability are waived and evidence is furnished of such

waiver. In view of this provision, we¹⁴ are enclosing receipt showing the waiver of the quarterly premiums that were due August 23 and¹⁵ November 23, also refund of these premiums.

In addition, beginning September 18, or¹⁶ at the end of the first completed month of total disability, the Company will pay you an income¹⁷ of \$20 a month, and we are enclosing check for \$80 covering the payments due for¹⁸ September, October, November, and December.

Until further notice, all correspondence concerning this claim,¹⁹ as well as your monthly checks during the continuance of total disability, will be sent to you at²⁰ the above address. Should you change this address, we should be promptly notified. Yours very truly,

498. Dear Sir: This²¹ company is making a most attractive offer, which we know will interest you. To make your home secure from all²² financial worries, we are prepared to create an estate for you of as large proportion as you desire, and²³ at once. This estate will do the following four things:

i. Continue your salary for five years in the event²⁴ of death, thus tiding your family over the most critical period financially; or dro-

vide an²⁵ income for them as long as they live.

2. Pay final expenses, income and inheritance taxes, any mortgages²⁶ or loans that you may have, and furnish the funds to give your children a college education.

3. Assure you²⁷ of a monthly income for life and all further deposits waived, in case you become totally and permanently²⁸ incapacitated by sickness or accident before age sixty.

4. Guarantee the estate to²⁹ provide an income for you and your wife in the "sunset days of life," when you will want to retire from the worries of³⁰ business or profession.

We are ready to create this estate, or any part of it, for you, subject to³¹ evidence of present good health, and will gladly furnish further information without obligation, if you³² will fill in the attached form, and return it in the enclosed envelope. Sincerely yours,
(656)

SPEED-PROGRESSION

TEST 7

(70 Words a Minute)

Dear Mr. Johnson: We enclose our check for \$5 covering charges for exchange of¹ mortgages; also the office memorandum receipt,

properly signed and dated.

We are also² enclosing a copy of a letter that we wrote to Mr. Hatfield enclosing our check in the³ payment of services rendered in examining the loan papers.

We are having the assignment⁴
(80 Words a Minute) of mortgage recorded. We shall forward it to you as soon as the proper entries have been made. Yours very truly,¹

Dear Sir: We are the owners of \$5,000 of your School District Bonds. When we presented the coupons² for the semiannual interest due September 1, we were informed that payment could not be made, as the³ funds were not available.

We are writing you direct, so that we may have information from you at once as⁴

(90 Words a Minute) to where we should present these coupons in order to collect the \$112.50 semiannual¹ interest due September 1. Very truly yours,

Dear Mr. Frank: A search for the payment mentioned in your letter of October² 5 has been made. Unfortunately, Mr. Heath's check for this premium has not been found.

Please determine on what date the insured³ mailed his check, and also the amount. Upon receipt of this information we shall make a

further search, as we are anxious⁴
(100 Words a Minute)
to make certain that the check has
not been mislaid in this office.

It may be advisable for Mr.
Heath to ask his bank if the check
he¹ refers to has cleared. Yours
very truly,

Dear Mr. Howard: Your request
to deduct one month's premium
from coupon No. 1 on your² policy
has been received. Evidently, you
have overlooked the fact that this
coupon is not payable until the full
second year's premium³ has been
paid.

You may, however, take credit
for this coupon by permitting us
to deduct the balance of the annual
premium⁴

(110 Words a Minute)
amounting to \$20.45. You would
then receive a check for the bal-
ance of \$1.71 due you. This trans-
action¹ would pay your premium
up to April 15 of next year.

This matter will be held pend-
ing until your consent to the trans-
action is received. Yours very²
truly,

Dear Mr. Rowland: We thank
you for your letter of September 4,
and enclose the new affidavit exe-
cuted by the president of³ our
Company.

We hope that the necessary pa-
pers are now complete and that
you will transmit them to your
attorney as soon as possible. Yours
truly,⁴

*John C. Gregg
President
The Gregg Speed Building Co.
New York City*

499. A Letter by Darwin P. Kingsley

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SECTION 15

ASSIGNMENT 71

Speed Builder 71

500. Dear Sir: I am returning the briefs recently forwarded to me by you. I have made copies of certain¹ paragraphs, and am ready to file the case in the Circuit Court. It is unnecessary to get other data² ready until you determine who the plaintiff shall be.

There was no fraud in the inception of the contract for³ the construction of the water and sewer systems of Central. If there ever was any fraud in connection⁴ with the delivery of the bonds to the contractors in the payment for service performed and material⁵ furnished, that fraud did not reach the ears of the bond buyers or the present bondholders. So much publicity was⁶ given this bond issue that fraud would have been almost impossible.

It seems to me the law is fundamental⁷ in that, when a municipality such as the town of Central places upon the market bonds for the⁸ construction of waterworks and sewers, both of which are necessities in the building and operating of a⁹ town, and when every

legal requirement, as set out and contained in the Statutes of Delaware, has been¹⁰ complied with, the public had full legal and equitable right to become purchasers of those bonds, relying¹¹ upon the facts that all conditions had been met and that the bonds were a legal and equitable obligation¹² against the municipality. If the argument of respondent is to prevail, the logical result¹³ will be that contractual obligations made in good faith and complied with as to detail will cease to be¹⁴ effective.

We can only sue on the interest coupons, because the principal is not yet due and payable,¹⁵ and there is no acceleration clause in the contract, so that in case of default the entire principal debt¹⁶ and interest become due and payable at once.

I may not be able to get this case set on the docket¹⁷ before the first of July.

Your Toronto witness should be prepared, however, to come here on short notice. I¹⁸ shall notify you by telegraph as soon as I know the date of the hearing. Very truly yours, (378)

Speed-Building Drills

501. *Drill on Paragraph 214.* The prefix *para* is expressed by a disjoined *p* written above the rest of the word:

502. *Drill on Paragraph 214.* The word-beginnings *circu* and *circum* are expressed by a disjoined left *s*:

503. *Drill on Negative Forms.*

a. *Paragraph 107.* The negative forms of words beginning with *n* or *m* are distinguished from the positive forms by inserting the initial vowel in the negative forms:

b. When the vowel following a negative prefix belongs to another prefix or a brief form, the vowel is not inserted in the negative prefix:

504. *Drill on Paragraph 209.* The prefix *centr-*, *center* is expressed by *sn* disjoined:

505. *Drill on Paragraph 230.* The suffix *-city* is expressed by a right *s* disjoined:

506. *Drill on Paragraph 124.* In the body of a word, *ow* is omitted before *n* and *m*:

507. *Drill on Paragraph 227.* The word-ending *-sult* is expressed by the left *su*:

508. Drill on Paragraph 244.
Canadian provinces and cities:

The handwritten cursive script for "Canadian provinces and cities" consists of the word "Canadian" followed by "provinces and cities". The "o" in "provinces" is written with a small loop above it, and the "e" in "cities" is written with a small loop above it.

509. Drill on Paragraphs 214, 219. The prefix *short* is expressed by *sh* disjoined; the word *short* is expressed by the prefixal form:

The handwritten cursive script for the prefixal form of "short" consists of the letter "s" followed by a vertical stroke and then "h", all written in a continuous, fluid motion.

510. Drill on Paragraph 230. The suffix *-e graph* is expressed by a disjoined *e* written above the rest of the word:

The handwritten cursive script for the suffix "-e graph" consists of a horizontal line with a small loop above it, followed by "graph", all written in a continuous, fluid motion.

511. Word Study—Legal Terms.

Affiant. One who makes oath to a statement.

Alias. As assumed name; in law, a writ (*q. v.*) issued after the expiration of an ineffective prior writ.

Allegation. A statement by a party of what he undertakes to prove; something asserted or declared.

Bailee. A person who receives the custody of goods for a specific purpose.

Chancery. In many states the court of equity (*q. v.*) is known as the chancery court.

Chattel. Any item of movable or immovable property except real estate or things that are parcel of it. *Chattels personal* may be goods, furniture, etc. *Chattels real* may be rights in land, such as leases, mortgages, etc.

Codicil. A supplement to a will.

*Dedimus.** A writ to commission a private person to do some act in place of a judge, as to examine a witness.

Demurrer. A pleading by a party to an action that, assuming the truth of the matter alleged by the opposite party, sets up that it is insufficient in law to sustain his claim.

Deponent. One who gives an affidavit or testifies in writing under oath.

Dower. The interest that the law gives a widow in the realty of her deceased husband.

Equity. That system of jurisprudence that grew up in and was first administered by the English Courts of Chancery. The Equity Court exists to care for wrongs for which no specific remedy is provided in the law.

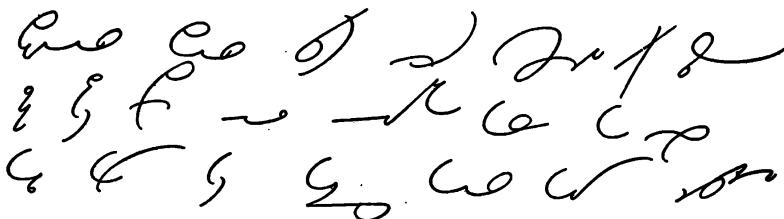
*Escheat.** Reversion of property to the state in default of a person who can inherit it.

Estoppel. An admission or declaration by which a person is prevented from bringing evidence to prove the contrary.

Garnishee. To attach a debt. The word is usually applied to cases in

*Dēd'i-mūs; ēs-chēat'.

LEGAL PHRASES OF LATIN ORIGIN*



A posteriori	. . .	ā pōs-tē-ri-ō'rī	From effect to cause.
A priori	. . .	ā pri-ō'rī	From cause to effect.
Ad valorem	. . .	ad vā-lō'rēm	According to the value.
Caveat emptor	. . .	kā've-ät ēmp'tōr	Let the buyer beware.
De facto	. . .	dē fäk'tō	Actually.
De jure	. . .	dē jōō'rē	By lawful title.
Et al.	. . .	ět āl	And others.
Ex officio	. . .	ěks ō-fish'i-ō	By virtue of an office.
Ex post facto	. .	ěks pōst fäk'tō	That which has a retroactive application.
Habeas corpus	. .	hā'bē-äs kōr'pūs	A writ to produce a person before a court or judge.
In re	. . .	ǐn rē	Concerning.
Modus operandi	. .	mō'dūs öp-ě-rän'dī	Manner of operation.
Per annum	. . .	pēr än'üm	Annually.
Per capita	. . .	pēr kăp'i-tā	For each person.
Per se	. . .	pēr sē'	By itself.
Per diem	. . .	pēr dī'ēm	By the day.
Prima facie	. . .	prī'mā fā'shi-ē	At first view.
Pro forma	. . .	prō fōr'mā	As a matter of form.
Pro rata	. . .	prō rā'tā	Proportionately.
Pro tem	. . .	prō tēm'	Temporarily.
Status quo	. . .	stā'tūs kwō	The state in which.

*From "Words—Their Spelling, Pronunciation, Definition, and Application," by SoRelle and Kitt.

which a person's salary or part thereof is required to be paid by the employer to the court in satisfaction of some judgment against the employee.

*Hereditaments.** Every kind of property that can be inherited.

Homicide. Destroying the life of a human being.

Infant. In common law, a person under twenty-one years of age. By statute in many states, however, a woman ceases to be an infant at eighteen years of age.

Inquest. (1) A judicial inquiry. (2) An inquiry made by a coroner and a jury as to the death of the person who has been killed or has died under suspicious circumstances or in prison.

Interlocutory. Incident to a suit still pending.

Intestate. Dying without having made a lawful will.

Manslaughter. The unlawful killing of another without malice.

*Praecept.** A writ commanding a person to do something or to appear and then show cause why he should not.

Probate. The proof before an officer authorized by law that an instrument offered as the last will and testament of a deceased person is authentic.

*Replevin.** A form of action used in recovering possession of specific chattels that have been taken from the plaintiff unlawfully.

*Hér'ē-dit'ā-mēnts; prē's'i-pē; rē-plēv'in.

Subpoena. A writ commanding attendance in court at a certain time and place.

Tort. A civil injury or wrong; tortious, wrongful.

Waiver. A voluntary relinquishment of some right.

Writ. A judicial process by which a person is summoned to appear; a legal instrument to enforce obedience to the orders and sentences of the courts.

ASSIGNMENT 72

Brief-Form Speed Letters

512. My dear Mr. Jenkins: We are enclosing the journal entry of judgment in re Dallas vs. Tulsa.

We have¹ figured the exact amount due on this from the petition and the supplemental petition in accordance² with the prayer of each.

If there is any doubt about the way the figures are arrived at, you may check them³ yourself, but I feel sure you will find them correct. Yours very truly,

513. Dear Mr. Dial: Permit me to thank you for⁴ your very fine letter of May 20. We appreciate the trouble to which you have gone in submitting⁵ this brief, and we are well aware of some of the adverse decisions that you have mentioned.

We feel, however, that we⁶ have very little to lose by taking a chance in this case, especially in view of the figure that these⁷ claimants demand.

We believe the offer of settlement that we have tendered is fair and equitable under all⁸ circumstances, and we have no authority to increase it.

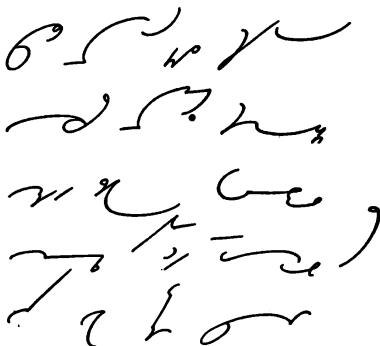
We are writing you at this time out of a⁹ spirit of fairness, as we do not care to lead you to believe that our figures can be revised. Yours very truly,¹⁰

514. Dear Mr. Burns: We have your letter of March 15. We would not want to agree to let the matter stay in a¹¹ receivership for as much as a year, and if that is going to be the attitude of the attorneys for¹² Mrs. Mills, please have the matter assigned for trial as quickly as you can and we will get the judgment without¹³ the necessity of any such agreement.

We do not intend to give them any money for a release¹⁴ of their lien. Will you please inform Mr. Rose to that effect and take such steps as you can to get this matter¹⁵ assigned for trial at the earliest moment. As soon as you know definitely the date of the trial, please¹⁶ inform us by telegraph and we shall arrange to have all the papers sent you at once. Yourstruly, (338)

Speed Builder 72

Vocabulary Preview



515. Dear Sir: In re Supreme Court action of James McCreary, plaintiff, against Frank Stone, defendant, I have served a¹ reply to the counterclaim contained in the answer of the defendant.

This case will be noticed for trial at the² next trial term of the Supreme Court appointed to be held at Geneva, commencing the first Monday in³ October.

Please forward to me any contract made between the plaintiff and the defendant for the sale of the⁴ premises in question, and a copy of the deed conveying said premises to the defendant. I shall need these⁵ for reference in preparing for the trial of the action.

The attorneys for the defendant have demanded⁶ a bond as security for costs, to which the defendant is entitled upon the ground that

the plaintiff⁷ is a non-resident of this state.

The bond will have to be for at least \$250, and may be⁸ furnished by some indemnity or surety company, such as the United States Fidelity and Guaranty⁹ Company or the National Surety Company, at a premium of around \$10 annually,¹⁰ client, of course, indemnifying the company against loss.

On receipt of the bond I shall attend to¹¹ the filing of it in the County Clerk's Office, and serve a copy on the defendant's attorney.

There are¹² certain matters about which I want your opinion before we get into the trial of this case. One is whether¹³ the foreclosure and sale of the lands in question under the mortgage constituted an estoppel and precluded¹⁴ the plaintiff from collecting any amount represented by the promissory notes sued upon, under¹⁵ the laws of the state of Florida.

Another question is whether there is any time limit provided by¹⁶ the laws of the state of Florida within which an action by the holder of the notes or the mortgage debt must¹⁷ be commenced after the foreclosure and sale in order to enforce the collection of any deficiency¹⁸ against the debtor.

Please look up these questions and explain them to me accord-

ing to the statutes of your state.

Now,¹⁹ as to the trial of the action, I think it is very important that the plaintiff arrange to come here and²⁰ appear in person, bringing any witnesses who might be of value in proving our side of the case. They would²¹ then be here to answer any evidence produced by the defendant or his witnesses.

If that is not²² possible, we shall have to depend upon depositions taken before a Commissioner, in which case please give²³ me the name and address of some disinterested attorney in your city to act as a Commissioner,²⁴ and I shall prepare the interrogatories.

I wish to emphasize, however, that the trial of a case²⁵ on depositions is not usually very satisfactory, as it is impossible to²⁶ anticipate accurately what evidence the defense will introduce. I hope, therefore, that you will use your best²⁷ efforts to obtain the presence of client and his witnesses at the trial.

Please take these matters up with client²⁸ and write me at your earliest convenience. Yours truly,
(570)

ASSIGNMENT 73

Brief-Form Speed Letters

516. Gentlemen: There has been no new development in the case

referred to in your letter of May 20. The time¹ for perfecting plaintiff's appeal in this case is getting rather short; in fact, it will be necessary for² plaintiff to lodge his case in the Supreme Court on or before the twenty-first day of June.

I do not believe the³ plaintiff has any chance of reversing the ruling of the trial Court. Even if the ruling of the trial Court⁴ were reversed on some question of law, it is my judgment that the plaintiff would stand no chance of winning on the facts⁵ in this case.

There will be some expense attached to the appeal of the case, but the other defendants are not⁶ willing to contribute anything toward an adjustment of the case. It is my opinion the plaintiff will not⁷ put up the necessary money to appeal the case. I may be wrong in this assumption, but I know of⁸ nothing to do except to let the case take its usual course. If it is appealed, we shall file the necessary⁹ briefs in the Supreme Court. Yours very truly,

517. Dear Sir: There has been forwarded to me from Savannah, Georgia,¹⁰ an account against you in the sum of \$100 in favor of The Macon Realty Company,¹¹ and I have been instructed to take such action as is necessary to collect this account.

Please give this¹² matter your immediate attention and avoid the necessity of incurring a cost in the collection¹³ of this account. Very truly yours, (266)

Speed Builder 73
Vocabulary Preview



518. Gentlemen: I am today informed that an involuntary petition in bankruptcy has been filed by three¹ creditors of The General Merchandise Company.

A hearing will be had on June 20 for the² adjudication in bankruptcy. Notices will then be mailed to all the creditors giving date and place of the first³ meeting for the appointment of a trustee in bankruptcy for the debtor.

Please forward to me a proof of claim,⁴ duly executed by the treasurer of the claimant corporation, for my use at the first meeting of⁵ creditors. This proof will entitle me to vote for the trustee, and I shall, of course, vote for someone who, I think,⁶ will be inclined to convert the estate into as much money as can be obtained for dis-

tribution among⁷ the creditors.
Yours very truly,

519. Dear Sir: We wish to thank you for your letter of January 30,⁸ enclosing petition and copy in re Frank Smith vs. Roy Wheeler; also your check in the sum of \$15⁹ for cost deposit.

We have prepared praecipe and summons and filed the case, showing correct return date and¹⁰ answer date.

I am enclosing for your information receipt for cost deposit; also copy of the¹¹ summons that was issued in the case.

Thank you for this business. We assure you it will have our prompt attention. Yours¹² very truly,

520. Dear Sir: I am enclosing answer in garnishment in re Oil Well Supply Company vs.¹³ James Jones, which is in the form of questions to interrogatories propounded by the plaintiff.

I am also¹⁴ enclosing two copies of the answer for your files, copy of letter forwarded to you by the Insurance¹⁵ Commissioner, attorney for service, and copy of order. Yours very truly,

521. Dear Mr. Stone: In response to¹⁶ your inquiry of October 13, we are sorry to have to inform you that Mr. Schumann, Receiver for¹⁷ the Utah Investment Company, is now dead.

It will, therefore, be necessary to hold this case in status¹⁸ quo pending the appointment of a new receiver and his substitution in this case.

We shall notify you¹⁹ as soon as this action is taken. Thank you for your report on the case. Yours very truly,

522. Dear Mr. Allen: This²⁰ is to inform you that Arthur Blair accepted service of notice of application for Receiver, and²¹ the date of hearing was fixed for July 16 at 9 o'clock, a.m.

I got in touch with Mr. Howard Quinn²² and presented the application before Judge North. The Court made an order appointing Mr. Quinn as Receiver²³ and fixed his bond at \$500.

I have prepared the bond and oath for the Receiver to sign and the²⁴ bond will be presented for approval this afternoon. Yours very truly, (494)

ASSIGNMENT 74

Brief-Form Speed Letters

523. Gentlemen: Your letter of May 20 enclosing for collection claim of Harris Clothing Company against¹ The St. Paul Dress Shop, amounting to \$67, was received, and the claim was entered

for collection² and the debtor notified to pay the amount to me.

As the debtor failed to respond to my letter, I had³ a personal interview with the manager of the corporation, who claimed that the merchandise covered by⁴ your statement was returned to client on April 1, and he refused for that reason to pay the claim.

He stated⁵ that the goods were returned by parcel post, not insured, so that he had no receipt from the post office to show the⁶ shipment.

I informed him that client never received the goods and cannot give him any credit for goods that may⁷ have been lost in transit, as he assumed all the risk in shipping them without having them properly insured.

He⁸ still refused, however, to pay the claim, and suit will be necessary if collection is made.

The debtor is⁹ financially responsible for the amount of our claim, and I therefore recommend an action to enforce¹⁰ collection.

Please report to client and let me know if suit is desired. Yours truly,

524. Dear Sir: A claim against you¹¹ amounting to \$65, due Morris & Company, of St. Louis, Missouri, for merchandise¹² purchased by you, has been placed in my hands for collection.

Please pay this claim to me on receipt of this letter, making¹³ your check payable to me as attorney, and I will give you a proper receipt therefor.

If it is not¹⁴ convenient for you to pay this entire claim at this time, let me know, and we can probably arrange a plan of¹⁵ partial payments that will be satisfactory to my client.

Let me hear from you immediately, however,¹⁶ as to what you wish to do about the matter. Yours truly, (331)

Speed Builder 74 Vocabulary Preview

A series of handwritten cursive signatures and numbers, including 'Speed Builder 74', 'Vocabulary Preview', and various numbers like 1, 2, 3, 4, 5, 6, 7, 8, 9, and 10, likely used as practice material for handwriting.

525. Dear Sir: I wish to report that we have secured full and complete service upon all the defendants in re¹ American Life Insurance Company vs. Mrs. Edith Thomas. They have all entered their appearance and² consented and agreed to waive any further notice, and that the Court may hear and determine the issues, pro³ confesso, and enter such decree therein as may to the Court seem

just and equitable in the premises.⁴

We are now awaiting the setting of the case on the docket and the formal hearing therein, unless some⁵ unexpected development arises, which we do not anticipate. We shall keep you advised. Very truly⁶ yours,

526. Dear Sir: We enclose dedimus issued to you and notice with acknowledgment of service thereon for the⁷ taking of depositions in your office on behalf of the defendant on Friday, the twenty-fourth, at 3⁸ p. m. We wish you would subpoena all our witnesses.

I shall endeavor to be at your office by 3 p.⁹ m. and suppose the plaintiff will also be represented. If it so happens that the plaintiff is unable¹⁰ to come to your office by reason of his injuries, we should like to make arrangements to take his testimony¹¹ at his home. Will you please make the necessary arrangements to have a reporter present.

We have¹² selected your name from the law list of bonded attorneys. Yours very truly,

527. Dear Mr. Walker: You will recall that¹³ the judgment obtained by the plaintiff in the case of Day vs. Day was assigned to Snyder on April 2.¹⁴

Snyder has requested that we proceed with the foreclosure in this

case. We have, therefore, prepared special execution¹⁵ and order of sale, reciting the judgment as it appears in the assignment and notice of sheriff's sale.¹⁶

You will note we have left the dates blank in a number of places in both of the above-mentioned papers, which are¹⁷ enclosed, and I ask that you please file praecipe for execution and get this notice in the paper this week,¹⁸ if convenient. Yours very truly,

528. Gentlemen: In re Supreme Court action of John Cole as trustee in¹⁹ bankruptcy for Ruth Munro, a bankrupt, plaintiff, against Louis Edwards, impleaded, please have served the enclosed summons²⁰ and complaint on the defendant, who is employed at the Grand Store, 800 Lexington Avenue, by²¹ delivering to and leaving with him the set of papers marked "Copy." Return to me the original with²² affidavit of service, form for which you will find on the inside of the cover of the original. Please complete²³ this form by filling in the date and place of service, and sign and swear to the same before a notary public.²⁴

I enclose my check for \$4 in payment of your fees therefor. Yours truly,

529. Dear Sir: The six months' redemption²⁵ period has now ex-

pired in re Roger Shaw as Trustee vs. Klein et al, and you will find enclosed special²⁶ execution and order of sale, and also notice of sheriff's sale.

We assume it will be convenient²⁷ for you to have this issued in time to get the publication started next Thursday. Also, please see that the²⁸ publisher is instructed to send us a copy of the first publication in which this notice appears.

We enclose²⁹ a copy of the journal entry and notice of sale for your file. Yours very truly, (596)

ASSIGNMENT 75

Brief-Form Speed Letter

530. Gentlemen: In re Claim 670 of American Insurance Company against Hugh Marshall,¹ I have your letter of May 28 asking for report.

I have had several consultations with the² debtor concerning this claim, and have explained to him that the additional charge of \$20 changing the rate³ from Class 3 to Class 4 premium was based on a personal investigation made by your agent, who⁴ reported that the truck was being used for general trucking purposes as well as for moving furniture.

He⁵ denies that the truck was

used for general trucking or for any purpose other than that for which it was⁶ originally insured at an annual premium of \$40, and that he never authorized the⁷ increase in rate. He has, therefore, refused absolutely to pay this additional premium, but offers to⁸ pay \$40 in full settlement of the claim.

I think it would be difficult to prove in an action on⁹ this claim that the debtor is liable for the difference, \$20, between Class 3 and Class 4 insurance,¹⁰ and the amount in dispute is hardly large enough to sue for in any event.

Under the circumstances¹¹ I advise acceptance of the debtor's offer of settlement. Yours truly (234)

Wm
Speed Builder 75

Vocabulary Preview

*10th G. C. w. E.
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C. S. S. S. S.*

531. Dear Sir: The decision of this state and the statutes pertaining to the bond of a city treasurer seem to¹ hold that the city council of a city may apportion the levy of its taxes among the various² cor-

porate objects for which the tax is collected in its discretion, but that the city cannot apply³ taxes that have been raised for one purpose to another purpose. It seems to me that after the taxes are⁴ collected and apportioned among the various funds, the city treasurer would have no right to pay a warrant drawn⁵ on one fund out of funds in his hands that have been deposited to the credit of another fund.

The statutes⁶ specifically say that a warrant shall be drawn upon the treasurer of the city against any fund⁷ in his hands only when there shall be sufficient money in that fund in the treasury to pay the warrant.

If⁸ the city should issue a warrant on a particular fund, in which fund there is insufficient money to pay⁹ the warrant, the treasurer should refuse to honor the warrant, and he would have no authority to go to¹⁰ another fund for the purpose of making up the deficiency. If he did honor the warrant, or use the¹¹ credit of another fund, in my opinion, he and his bondsmen would probably be liable for such¹² unlawful payment. A suit would probably lie by any taxpayer for the recovery of any such¹³ unlawful payments.

However, if the cash credits

should be transferred from one fund to another by appropriate¹⁴ action of the city council, and within the limits allowed by statute for such transfer of credits, I do¹⁵ believe that the treasurer would be authorized to make the change authorized by the city council and that¹⁶ warrants afterward presented against the replenished fund could then be cashed by him safely.

I believe that if the¹⁷ new treasurer is warned as to these dangers, and he guards himself against them, there would be no unusual¹⁸ danger to the sureties on his bond given to the city as such city treasurer.

The bond is returned¹⁹ herewith. Respectfully submitted,

532. Dear Mr. Hicks: Upon receipt of your letter of March 26, I talked with²⁰ Mr. Leonard Grimes, who handles a general real estate and rental business.

Mr. Grimes, in my²¹ judgment, is thoroughly responsible and will be glad to look after the rentals of your apartment on a 5²² per cent basis. If any improvements are necessary, he would receive 5 per cent of their cost for supervising²³ the improvements.

If I can be of further assistance to you in this matter, please write me. Very truly²⁴ yours, (481)

Transcription Study 7

P q () → d - e. i.
r : g) → s - t) i.
r : (l p → e - e
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L e u r u h) o e , t
V) g . ; o / r .
n o b , l b . t r i e
d b - (r t o g t
k : r)

SECTION 16

ASSIGNMENT 76

Brief-Form Speed Letters

533. Dear Madam: Your request, filed at this office on May 1, for a refund caused by our ticket clerk's refusal to¹ make an adjustment when you purchased a monthly pass, has been granted.

We are sorry that the clerk in question was² discourteous, and we hope that you will not again have a similar experience. It is true, however,³ that refunds such as you have requested must be handled through this department; hence the clerk was correct in his⁴ statements as to his inability to make the adjustment himself.

The conductor in charge of the car on which⁵ you came to Los Angeles on May 1 had been instructed not to accept checks in payment for monthly passes.⁶ Attached is this company's voucher for 45 cents, covering the refund on the extra fare that you paid⁷ him at that time.

We hope that this adjustment will be satisfactory to you. Yours truly,

534. Gentlemen: The⁸ musical comedy "By the Way" has been staged in our village, and we were very well pleased with the production. It⁹ was our first attempt at one of your productions, and we believe that it made a definite impression on the¹⁰ community.

We should like to express our appreciation of Miss Davis in her work in our school. She is¹¹ thoroughly capable, and works every minute to make the production she is directing a success. Her¹² efforts were untiring here.

Because of the negligence of two of our students in returning the money for¹³ tickets, Miss Davis was unable to send in \$15 of the money due you. A check for that amount¹⁴ is enclosed.

Again we express our appreciation to you for the excellent show you gave us.

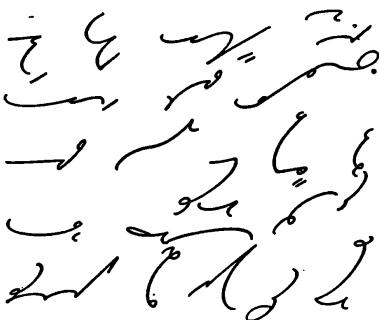
We want you¹⁵ to keep us in mind for next year. We shall appoint a committee to select a play early in February¹⁶ and will have them get in touch with you at that time. Yours truly, (331)

X



Speed Builder 76

Vocabulary Preview



535. Dear Sir: In accordance with your request we have inspected the property located at 1320¹ South Rockford Avenue, Tulsa, Oklahoma, and our findings are as follows:

The lot is 50² by 140 and the improvements consist of a four-family brick apartment house on the front of³ the lot and four brick garages at the west end of the apartment; also a one-story frame building on the⁴ rear of the lot.

The building appears to have been well constructed and is about four years old. The apartments are⁵ large and roomy, but as they were built some four years ago, they do not have all the latest built-in features.

With⁶ proper management the four apartments would rent in their present condition at about \$40 each a month,⁷ and the frame

house in the rear at \$20 a month. If the property were placed in first-class condition,⁸ however, the apartments would rent for \$50 each a month, and the frame house for \$30 a month.

The⁹ apartments have a basement and furnace heat, but the basement was poorly planned. The excavation is small and¹⁰ located on the south side of the apartment; hence the furnace in its present location does not distribute¹¹ heat to the north side of the apartments. This defect, however, could be remedied by enlarging the basement¹² about 5 or 6 feet to the north, and lowering the floor about 2 feet. This improvement would cost about¹³ \$150.

Three of the apartments need redecorating throughout. The back porches, window frames, and¹⁴ casings need painting, and the windows and doors need weather stripping. The frame house at the rear needs a coat of paint. We¹⁵ believe all improvements, including basement extension, could be made at a cost not to exceed \$500.¹⁶

This apartment is well located, since it is within a little more than a block from 15th Street, and in¹⁷ an established apartment district. From a selling standpoint, the construction of the apartment is not the best,¹⁸ since the builder used

the old-time white mortar in laying the brick, and the mortar was flushed with brick, which is not so¹⁹ attractive as pointed brick-work. This feature does not affect the apartment except as to appearance,²⁰ however. The apartment faces east and has an inviting approach.

Rentals are just a little slow now; hence we²¹ believe it would be wise to make the improvements mentioned before tenants are secured or the property is offered²² for sale. We believe that at no distant date 8 per cent real estate investments will attract investors, and²³ this apartment building will bring in an excellent income for several years. Respectfully submitted,

536. Dear²⁴ Mr. Curtis: It is with pleasure that I announce the opening of a service office at No.²⁵ 404 First National Bank Building, Albany, New York. Mr. Joseph Arnold is in charge, and I feel that he²⁶ will be of considerable value to my clients who are interested in bidding on state road²⁷ construction.

Advance information on all state construction will be sent to those who care to receive it.

We are also²⁸ in a position to furnish blue prints and specifications on all jobs you would care to

figure, and will see²⁹ to it that your bids are prepared and filed at the proper time.

Mr. Arnold will attend all lettings and send you³⁰ by wire the names of the successful bidders on the jobs on which you bid. Sincerely yours, (616)

537. *Word Study — Building Trades and Machinery Terms.*

Anneal. To subject to high heat, then cool for the purpose of softening and rendering less brittle. Copper and brass may be cooled quickly; glass and steel, slowly.

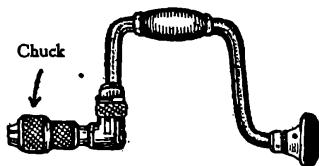
Bessemer. A process, invented by Bessemer, of making steel from iron by burning out the carbon and other impurities by a blast of air forced through the molten metal.

Caisson. A water-tight box, or chamber within which submarine construction is carried on under great air pressure to keep out the water; used in building tunnels under rivers, etc.

Calcimine. A mixture of clear glue, Paris white or zinc white, and water, used for covering ceilings or other plastered surfaces.

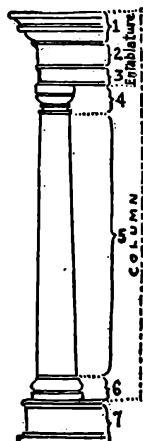
Calk (also *Caulk*). To tighten overlapping metal plates by driving the edge of one plate on or into the surface of another with a calking iron to make water-tight or steam-tight; to drive tarred oakum into seams, which are then covered with melted pitch.

Chuck. A contrivance for holding a tool or work in a machine, especially in a lathe.



Coping. The highest or covering course of a wall, usually sloping to carry off water.

Cornice. The horizontal member that crowns a composition, as a façade; the top course of a wall when treated as a finish or crowning member.



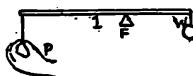
Column:

1. Cornice
2. Frieze
3. Architrave
4. Capital
5. Shaft
6. Base
7. Pedestal

Dolly. A device consisting of a small platform on rollers, used as a truck for moving heavy articles.

Flashing. Sheet metal or a substitute, used as a waterproof covering for ridges and tips of roofs.

Fulcrum. The support, as a wedge-shaped piece, about which a lever turns.



1. Lever. F, Fulcrum. P, Power. W, Weight

Furring. Act of applying thin wood, brick, or metal to a wall or beam to make level for plastering; or to make an air space.

Jenny. A traveling crane; a hoisting apparatus affixed to a movable beam or bridge.

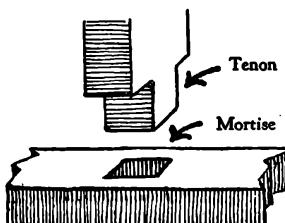
Laminated. Consisting of, or arranged in, layers or thin plates, one upon the other.

Lintel. A horizontal member spanning an opening, as a doorway of a building, to carry a superstructure.

Malleable. Capable of being extended or shaped by beating with a hammer or by pressure, such as gold, silver, copper. Cast iron and hard steel are not malleable.

Mandrel. A piece of steel, usually long and narrow, having cross-sections, used as a core for holding material to be worked on.

Mortise. A cavity or hole cut in a piece of timber into which a corre-

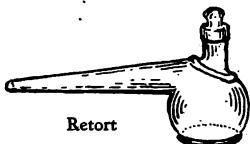


spondingly shaped piece, called a *tenon*, is securely fitted.

Mullion. A slender bar forming a division between lights of windows, screens, etc.

Newel. The upright post, or the upright made of the inner or smaller ends of the steps, about which the steps of a circular staircase wind.

Retort. A vessel, so named from its bent shape, in which substances are subjected to distillation or decomposition by heat; usually made of glass or fire clay.



Template. A short piece placed in a wall under a girder or beam to distribute the weight or pressure.

Tensile. Of or pertaining to tension, as tensile strength, which is the greatest longitudinal stress a substance can bear without tearing asunder.

Turbine. A rotary motor actuated by the reaction, impulse, or both, of a current of water under pressure, or steam.

Wrought iron. The purest form of iron; tough, malleable, and ductile.

ASSIGNMENT 77

Brief-Form Speed Letters

538. Gentlemen: On February 28 we sent to you, on memoran-

dum, two cutters, to be given a¹ trial at your plant. We have received no word from you in answer to our letters of February 28² and March 28 regarding these cutters.

In our letters to you we requested a frank expression as to³ whether or not you are interested in these cutting machines. However, we have received no orders from you⁴ and no correspondence indicating your interest.

We must, therefore, again request that you either write us⁵ by return mail or make arrangements to return our machines, which we have not as yet invoiced to you. Yours truly,⁶

539. Dear Sir: We have authorized the Associated Indiana Truck Lines to pick up the portable air⁷ compressor at your plant and ship it to our shop.

This will be your authority to give the company the air⁸ compressor for shipment. Yours very truly,

540. Dear Sir: Thank you for your letter of November 12 addressed to our branch⁹ office at Memphis.

We regret that we do not manufacture any type of metal roofing, and are not in¹⁰ a position, therefore, to give you the information that you desire.

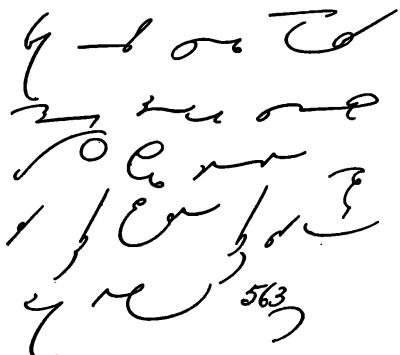
We are requesting our Nashville¹¹ representatives, the R. H. Young Company, to get in touch with you. It is possible that they may handle this type¹² of material and will be able to serve you. Yours very truly,

541. Dear Mr. Henry: Confirming our¹³ telephone conversation of May 21, we wish you to make a complete survey of our 10-inch pipe line.

In¹⁴ this survey we wish you to show cross-sections, elevations, and the location of all valves. This survey must be¹⁵ in the Denver office not later than July 2. Very truly yours, (313)

Speed Builder 77

Vocabulary Preview



542. Dear Sir: On November 22, we installed in your home one of

our portable recording test meters to¹ check the accuracy of the meter that you have been using in your home. This installation was in compliance² with the request that you made to our representative, Mr. Anderson.

During the 73-hour³ period of this test, 563 cubic feet of gas were consumed, or 7.6 cubic feet⁴ per hour. This, when multiplied by 24, to get the daily consumption, and again by 30, to get the⁵ monthly consumption, shows that, at the same rate, the consumption for one month would amount to 5,460⁶ cubic feet.

This is 600 feet less than the last bill rendered you, which was for service between October⁷ 3 and November 4. We always find, however, in conducting these tests that the subscribers economize⁸ with the service.

Since the installation of the automatic water heater in your home, which was⁹ approximately two and one-half months ago, your average monthly consumption has been 5,600 feet.¹⁰ During the twelve months previous to that, your average consumption was 3,616 feet. This¹¹ is an increase of approximately 2,000 feet a month, which, when expressed in money, amounts to about¹² \$2. This is the normal increase after the installa-

tion of an automatic water heater, and¹³ merely expresses the cost of this convenient service.

You no doubt will be able to decrease this figure¹⁴ somewhat, for I am sure that after you get acquainted with this modern convenience your demand on it will not be¹⁵ so great.

If there is any further information that you might desire, or any points on which you are not¹⁶ entirely clear, I shall be glad to go over the matter with you. Yours very truly,

543. Dear Sir: At the last call of¹⁷ our meter reader, you expressed the opinion that the rate that is being applied to your account is¹⁸ entirely too high. I am glad of the opportunity of explaining rate structure to you, as I believe it will¹⁹ give you a clearer conception of the various rates that are in effect.

The rate applied to customers in²⁰ any territory is constructed so that the return in revenue is great enough to justify the²¹ expenditure in giving service. By this I mean that the cost of mains, services, and meters is taken²² into consideration, and then a rate is set that will afford the company a fair return on its²³ investment. This is a policy used in all business. If the service does not afford

a fair return on the²⁴ investment, there is really no justification in extending the service into any territory.²⁵

It was for this reason that the service-charge rate was adopted by our company, the rate being known as the²⁶ two-part rate—a service charge with an output charge added. In the past, it was customary for a public²⁷ utility to set the first 2,000 or 3,000 cubic feet at a high rate. The rate was usually²⁸ \$1.75 a thousand.

The rate that is now being applied to your account is \$1²⁹ for service charge, \$1.25 a thousand for the first 2,000 cubic feet, and \$1 a³⁰ thousand for anything in excess of this. You can readily see from the above that the service-charge rate is³¹ \$1.25 a thousand for the first 2,000 cubic feet. If we were to do away with the³² service-charge rate and go back to the old rate, the first 2,000 cubic feet would cost \$1.75.³³

I believe that you will agree with me that the cost of rendering you service in a suburban³⁴ territory is higher than it is in the city. Our meter reading and collection costs are tripled in the³⁵ suburbs.

I believe that if I could talk with you personally in my office, and compare your rate with any rate³⁶ in the city that is comparable, you

would be convinced that the difference in cost is not so great as you³⁷ have been led to think.

I should like to call at any time that is convenient to you. Yours very truly, (759)

ASSIGNMENT 78

Brief-Form Speed Letters

544. Gentlemen: As a matter of convenience to you in making your payments and having your tractor serviced when¹ necessary, we have assigned your contract, on which there is a balance of \$300, to the Allen² Company, located at 816 South 14th Street, of your city.

We shall, therefore, appreciate³ it if you will make all your future payments direct to the Allen Company; also call on them for any⁴ service or other matters concerning your tractor. We feel confident that this arrangement will be satisfactory⁵ to you, as the Allen Company's shop is centrally located and better equipped to take care of⁶ contract accounts than is our company.

Please sign the enclosed acknowledgment and return it to us. Yours truly,⁷

545. Gentlemen: If we could show you how you may save the

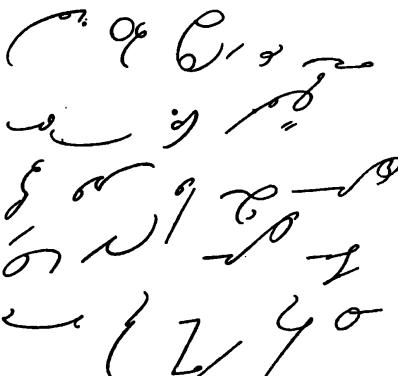
hundreds of dollars that you are now wasting yearly in your⁸ plant through inefficient washing equipment, would you be interested?

Thousands of Bradley fountains, installed in⁹ the leading industrial plants, are saving large sums of money annually for these companies. Bradley¹⁰ fountain economies include a saving of 25 per cent in fountain space. They reduce maintenance costs and¹¹ janitor labor, and actually save from 70 to 80 per cent in water consumption.

We shall¹² be pleased to send you literature describing the savings that can be made in your plant through a Bradley¹³ installation. Yours truly, (264)

Speed Builder 78

Vocabulary Preview

W
Speed Builder 78
Vocabulary Preview


546. Dear Mr. Anderson: I have your letter requesting a division of the 80-acre tract near Tulsa,¹ Oklahoma.

It is not quite so easy to divide the 80 acres as one might think. The south 40 is² the tract on which is located the Ardmore well, which is producing a very small amount of oil, as you no³ doubt know from the size of your monthly check. The production is constantly diminishing, so I anticipate⁴ that the well will be abandoned in the near future.

All the rigs, except two in the southeast corner, have been⁵ removed. I believe, however, that it would be fair to continue dividing the royalty from oil produced on⁶ all wells heretofore drilled. A purchaser would probably want all the right, title, and interest in and to the⁷ surface of the land, as well as all the right, title, and interest in and to the mineral rights, whatever⁸ they might be.

The oil company, of course, has a slush pond for each well, and while they have removed the derricks, they have⁹ not removed all the pipe lines, nor have they filled the slush ponds as required by their lease. Yours very truly,

547. Dear Sir: We¹⁰ greatly appreciate the courteous treatment

recently shown our representative, Mr. R. J. Ryan.¹¹

At his request, we are sending you catalogue No. 204, illustrating our complete line of warm¹²-air heating furnaces and room heaters, with special net prices effective August 1, applying to all goods¹³ shown therein, based on delivery f. o. b. cars Decatur. Terms: net 60 days, 2 per cent 30 days.

Our¹⁴ engineering department is at your service, free of charge, in making up working drawings for furnace and¹⁵ fittings. If we can serve you in that direction, please send us blue prints of the building to be heated. If blue prints are¹⁶ not available, please send a pencil sketch, using the enclosed blanks for that purpose. On receipt of the desired¹⁷ information we shall be glad to prepare for you, without cost, a complete working drawing, with specifications¹⁸ and prices for the furnace and fittings necessary to heat the structure properly and economically.¹⁹

Our furnaces are made in Decatur, from the best possible materials, by high-class mechanics.²⁰ The furnaces are exceptionally strong and heavy, built to withstand hard and constant usage. They have the²¹ largest heat-radiating capacity, and are the

most economical in the use of fuel, of any²² warm-air heating device on the market.

We assure you that both our representative and ourselves wish to²³ render you the best possible service. Yours very truly,

548. Dear Sir: Today's tenants demand better and more modern²⁴ plumbing fixtures. For this reason, buildings with old-fashioned fixtures cannot possibly command the same rentals as²⁵ those with the latest type of Standard plumbing fixtures, in white or color.

You may not know that our time-payment plan²⁶ enables you to modernize the plumbing fixtures in your buildings for a small down payment, with equally small²⁷ monthly payments. This plan actually enables you to finance the cost of your improvements out of the²⁸ current income from your property.

We shall be glad to estimate the cost of replacing one or all of the²⁹ plumbing fixtures in your buildings. You will be amazed to learn how easily the entire transaction may be handled,³⁰ and how small the monthly output actually is on these worth-while improvements.

Why not come in to discuss the³¹ matter and see our new plumbing fixtures? Yours very truly, (631)

ASSIGNMENT 79

Brief-Form Speed Letters

549. Dear Sir: If you are at all interested in paints and paintings, we suggest a reading of the enclosed booklet, "Paint¹ Queries." In it are explained, in a clear and concise way, some matters about paints that are not generally² understood.

We are also enclosing a miniature facsimile of our five-year guarantee, which is really³ an insurance on the paint used on the building. The fact that we guarantee Sun-Proof paint to⁴ wear well for five years proves our faith in it, and is an assurance of its quality to the property owner.

Sun-Proof costs⁵ little or no more than ordinary paints. When its great covering capacity is fully considered, it is⁶ found to be the most economical paint that can be bought. One gallon of Sun-Proof paint will cover⁷ 330 square feet, two coats, on an average surface.

It is well to remember that the chief expense in connection⁸ with painting is the labor. It costs as much to apply a poor paint as a good paint, while the latter will last⁹ two or three times as long as the former.

The enclosed advertising matter carries the name of our distribu-

tor¹⁰ in your community. We sincerely hope you will give Sun-Proof a trial. Yours very truly,

550. Dear Sir:¹¹ Mr. Taylor has recently sent us a record showing the boilers we have at the various plants.

In the¹² future, when any boilers are changed, or any boiler equipment transferred from one plant to another, please¹³ notify Mr. Taylor immediately so that he can correct our insurance. Yours truly,

551. Gentlemen: We thank¹⁴ you for your check of February 17, amounting to \$35.20.

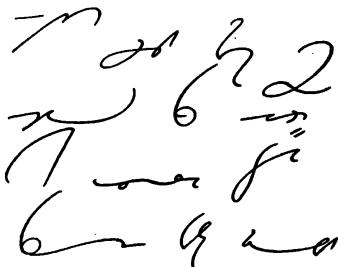
We note, however,¹⁵ that through some error you have deducted the amount of the express, \$4.36. We are, therefore¹⁶ returning the check, and ask that you either send us a corrected check for the full amount or an¹⁷ additional check for the balance. Very truly yours,

(343)

Chas.

Speed Builder 79

Vocabulary Preview



552. Gentlemen: Your new plant, which we understand is to be built sometime within the next year, will no doubt include¹ material-handling equipment. Conveying machinery needs no introduction to manufacturers, as² it has met the needs and requirements of production problems for many years.

Our products have stood the supreme test³ of efficiency in all types of production plants. In the southern states we have supplied many large creameries⁴ with material-handling systems that have met the rigid requirements of sanitation at a minimum⁵ expense of upkeep. Two examples of widely different types of conveyor systems that we have installed are⁶ those of the McLean Creamery and the Willow plant, in this city.

Our engineering department has worked out⁷ many problems of material-handling systems and has behind it many years of experience.⁸ Every problem is solved to meet the individual requirements of the plant.

We are in a position to serve⁹ you promptly, and are glad to send, without any cost to you, an experienced engineer to assist you in¹⁰ planning your conveyor needs. Very truly yours,

553. Dear Sir: The New York

Central Railroad complains that at Terrace Hill¹¹ we are dropping cars without a rider, and that these cars are allowed to hit other cars, thereby causing damage.¹²

I am told that both the conductor and the brakeman have brought this matter to the attention of our local¹³ people at the pit, but without any results.

Please have instructions issued that will prevent a recurrence. Yours¹⁴ truly,

554. Gentlemen: If you like a bargain—and who doesn't?—here is your opportunity.

Please look at the two¹⁵ cabinets shown on pages 4 and 5 in the Sellers catalogue attached. These two patterns have been discontinued¹⁶ in regular production, but we have a quantity of each on hand that were made from cuttings left over¹⁷ after regular production was stopped.

Sellers has always believed in passing good things like this along—not just¹⁸ to a few of the big dealers, but to all dealers, so you are just as welcome to participate in this¹⁹ bargain as anyone else.

Please remember that these cabinets are not shop-worn, old merchandise. They are first class in²⁰ every respect.

Don't pass this letter by as just another solicitation by a manufac-

turer²¹ who wants to get out from under the burden of old stock. We could easily sell the entire lot to three or four²² big users, but we prefer that all our friends have a chance at it.

Use the special order blank enclosed. Act promptly,²³ for the stock is limited. Yours very truly,

555. Gentlemen: Your Estate roller mower, which was sent to us for²⁴ reconditioning on your Purchase Order No. 1243, was received at our²⁵ factory today.

The mower has been delivered to our repair department with instructions that it be completely²⁶ reconditioned and returned to you at the earliest possible date.

You have our assurance there will²⁷ be no unnecessary delay in completing this work. Yours very truly,

556. Gentlemen: The copper market²⁸ is rather weak, with at least one custom smelter willing to book orders at 8½ cents Lincoln Valley.²⁹

Our maximum offer for your trolley on the basis of today's market would be 7½ cents,³⁰ f. o. b. Duluth. Very truly yours, (607)

ASSIGNMENT 80

Brief-Form Speed Letters

557. Dear Mr. Wade: We are enclosing a time distribution sheet

for Mr. Roy Cole, which has not been made out¹ correctly. You have shown neither the job on which he has been employed nor the account to which his time is chargeable.²

We should appreciate your sending a corrected time distribution sheet to the Butte office as soon as³ possible, so that we may close our May 31 pay roll, on which he will be carried. Very truly yours,

558. Dear Sir:⁴ It doesn't have to snow to make people burn coal. During April it may not snow, but cold, disagreeable⁵ weather is certain, and the demand for domestic coal will continue.

Coal bins are nearly empty, and the coal⁶ merchant who makes it his business to follow up by telephone the customers on his books who have not bought coal⁷ recently will find himself well rewarded with reorders.

Hundreds of people are wondering whether or not⁸ they should order "another ton." All they need is a reminder telephone call and a suggestion from you.

Blue⁹ Label coal is ideal for that extra-ton order. At no time have we ever quoted lower prices. The¹⁰ bottom has been reached. Summer

prices are already here, and it will pay you to order your coal from us now. Its¹¹ high-heat value, quick burning, and low ash make Blue Label the best volatile coal produced in West Virginia¹²—an ideal coal for every purpose.

For your convenience we enclose a telegraph blank. We can make¹³ immediate shipments. Wire us collect—today—for prices on your requirements. Very truly yours,

559. Dear Mr. Flynn:¹⁴ Why do good collections win business?

Because a man who keeps an account paid up feels a certain satisfaction¹⁵ in dealing with that concern. He feels that he is a privileged person, and always welcome. If he lets the¹⁶ account lag, there is an irresistible temptation to go elsewhere for his materials until his bill¹⁷ is paid.

It's not only because we need the money that we ask you to send us a check today to cover those¹⁸ back payments; it is because we want all your business, and we want you to feel confident that the same¹⁹ privileges will be granted you in the future as we have allowed you on this account. Very truly yours, (399)

Speed Builder 80

560. Our Inland Waterways

— b o o — ö o o .
G r e a t L a c e s w i t h
P u r e a n d s p i c y
F r i g h t s .
L i n e s ,
e v e r y
S o l d
m a t t e r
T h e s e
K i l o m e t e r s
a r e
r e s t.

7 7 9 ~ u. ~ b g r
w e o a i i b - g o
7, 0 1 C C u 2 b.
2. 7 9 u i g , f o
d d e a d . w h E.
r b o o a i i ? . - t)
r 7 7 7 7 7 7 7 7 7 7
b ~ b ~ b ~ g) m t . g
r b o . 9 b - - - - - - -
) 7 1 . - - a y - - - -
2 7 7 6 . d) s - - -
7 7 d l % o n o - - -
r 7 . o - - - - - - -
7 7 7 7 7 7 7 7 7 7

561. Ernestine Schumann-Heink

"The world will yet speak of this child of yours." The child, of whom these prophetic words were spoken, was none other than¹

Ernestine Roessler, known the world over as Schumann-Heink.

Born the daughter of an impudent officer in² the Austrian army, little Ernestine's life was largely a matter of moving from

one regimental post³ to another. Regular attendance at school under such conditions was difficult, and the family's⁴ straitened circumstances often interfered. Haphazard as her schooling was, Ernestine, like all children of army⁵ officers, was well drilled in the routine of court etiquette. Many times in later life she had occasion to⁶ be grateful for this rigid training, for in giving command performances before kings and emperors she was⁷ frequently the only one in the company who knew exactly what to do and what not to do.

Even with⁸ the most rigid economy, it was hard to make ends meet, and downright hunger was no unusual⁹ experience for Tini, as she was affectionately called by her family. As the oldest child, Ernestine soon¹⁰ developed a certain natural independence and self-reliance, which often led her to strange measures for¹¹ appeasing her healthy young appetite. On several occasions, playing truant from the convent school she was¹² attending, she performed the most menial tasks for a circus troupe, in return for which she shared generously¹³ in the company fare. Happy, and for once in her life not hungry, Ernestine grew to love these circus folk and¹⁴ they her.

Seeing her grit they soon allowed her to take part in the less dangerous acts. Alas! Reports of her¹⁵ adventures reached her father, and her circus days came to an ignominious and tearful end.

Had not parental¹⁶ authority thus terminated this adventure, her father's transfer to Prague, which occurred soon after, would have¹⁷ done so. Perhaps it was just as well, for in Prague, Ernestine had the good fortune to attend the Ursuline¹⁸ Convent School and there, in teaching the Mass, the Mother Superior recognized that the child had a truly marvelous¹⁹ contralto voice of unusual range in one so young.

But how could she be given the proper training?²⁰ Beautiful as was her voice, it required training, and they were so desperately poor. Furthermore, her father was²¹ deeply prejudiced against the theater and "play-acting," as he called it, of any kind. Where there is a will, though,²² there is always a way, and from this time on, Ernestine, aided by her mother, who was herself a singer of²³ no little ability, left no stone unturned. Fortunately, their lot was cast among kind and generous²⁴ people, who recognized the child's natural abilities and gladly contributed, as their means allowed, to

her²⁵ musical and dramatic education. In spite of the many kindnesses of these friends, the struggle with²⁶ poverty was unceasing. Indeed, more than once, when her mother was ill and craved for some



ERNESTINE SCHUMANN-HEINK

delicacy, Tini would²⁷ dance and sing for the neighboring storekeeper in return for the coveted titbit.

In this way, the singing²⁸ lessons went on for three years, at the end of which Ernestine made her first professional appearance. Soon

after this²⁹ momentous occasion, it was her good fortune to be heard by two prominent singers from the Imperial³⁰ Opera in Vienna, which resulted in an appointment to sing before the director in Vienna.³¹ In spite of the readily conceded beauty of her voice, her extreme youth—she was scarcely fifteen—and her ill³²-dressed and obviously undernourished appearance dashed her glowing hopes to the ground.

It was a sadly disheartened³³ girl who returned home to hear her father's edict that forthwith she must give up her foolish notions and prepare³⁴ to be a teacher—in his opinion a far more suitable occupation for a girl. But her mother and³⁵ teachers closed their ears to any such procedure and the singing lessons continued. Another opportunity³⁶ came her way before long as a result of the apparently unsuccessful Vienna experience.³⁷ Rumors of the youthful contralto had reached the casting director of the Royal Dresden Opera, ever³⁸ on the alert for young and promising talent. (769)



562. Ernestine Schumann-Heink (*Continued*)

With the disastrous Vienna experience still rankling in her mind,

Ernestine determined to make a¹ suitable appearance this time, and with money borrowed for the purpose, provided herself with an adequate² wardrobe. Success she was determined to have, and success she did have, for the tryout resulted then and there in a³ contract for her appearance in the fall when the opera season opened. Although her début was most successful,⁴ she was still young, and for a long time had to be content to be merely a "utility singer."

The⁵ Dresden opera days, however, came suddenly to an end with her marriage to Heink, the secretary of the opera⁶ company, an act that cost both of them their positions, for young singers were forbidden to marry without⁷ the consent of the director. To Hamburg, therefore, they came, to suffer the consequences of their rash act, for⁸ they had no income other than the inadequate pay the young husband earned from clerical work and the rare sums⁹ the bride received singing minor rôles in the opera. Dark, indeed, were these times, brightened by an occasional¹⁰ rift in the clouds, such as the priceless opportunity to sing the leading contralto rôle in the Brahms Rhapsody,¹¹ an important feature of the Hamburg music festival, Tini sharing with the com-

poser himself in¹² the tremendous ovation that followed.

Not until an engagement to sing one summer at the Kroll Theater¹³ in Berlin, the Mecca of all the great singers, had any substantial progress been made in the advancement of¹⁴ her career. But now her foot was at least on the bottom round, though years of weary struggle and hard study¹⁵ necessarily followed before the ladder was scaled and fame and fortune were hers. At this time, she met Paul Schumann, a¹⁶ young actor, who became her second husband. Henceforth, good rôles in the opera in winter, return engagements¹⁷ to Kroll in the summer, an ever-widening circle of influential friends, and comparative freedom from¹⁸ financial worries were the order of the day. Meantime, Destiny, in the person of Maurice Grau, manager¹⁹ of the Metropolitan Opera House in New York, was slowly but inevitably steering her course²⁰ toward America.

The American début took place in Chicago, on November 7, 1898,²¹ before an audience that waited breathlessly to hear the new contralto whose fame had already²² crossed the sea. Unparalleled success crowned her efforts that night, to be duplicated a few weeks later at the²³ Metropolitan Opera House

in New York, where in the years that followed she attained and held, unassailed, the²⁴ position of the world's greatest contralto.

Fame and fortune, however, are no insurance for unalloyed²⁵ happiness, for in the progress of the years that tragic one—1914—inevitably came along.²⁶ One son, her oldest, gave his life for his Fatherland. She herself, Austrian born, but long since a loyal²⁷ American citizen, had by 1917 successively bade her four remaining sons an anguished²⁸ farewell as one by one they enlisted in the service of America. Some outlet

for her anxiety²⁹ was found in the soldiers' camps. She traveled back and forth across the continent, bringing cheer and comfort to the sick³⁰ and the wounded, known to them all as Mother Schumann-Heink. After celebrating her Golden Jubilee, she³¹ expressed the hope to march on "booted and spurred" to the end of her days as befitting a soldier's daughter and the³² Mother of the American Legion. (646)—*Adapted by Harriet P. Bunker from "Schumann-Heink, the Last of the Titans," by Mary Lawton.*

SPEED PROGRESSION TEST 8

What Is Happiness? (80 Words a Minute)

We once advised a successful business man, who thought he could find no time to have anything to do with the affairs¹ and woes of his fellow men during his business day, to go to the railroad station and look for someone to² help.

Just to show us that he thought our advice was no good, he went to the local railroad station convinced that³ nothing could happen there that would make him any happier. He saw a poor woman

who had come from a country town⁴

(90 Words a Minute)
to meet her daughter. She had lost the paper containing her daughter's address and was silently weeping in a corner of¹ the station. Our business man managed to find her daughter's address in the telephone directory. He took the old lady and² her bags and put her in a taxi and went with her to her daughter's home. On the way he bought the old lady a few roses.³ He deposited her, smiling, in her daughter's house and rushed to the

telephone to call us. "I feel like a human being at⁴

(100 Words a Minute)
last," he confessed, as he told us the story over the telephone.

Since then he has become one of the directors of a boys' club in his town and is also a member of several welfare and civic organizations.

What is happiness? It is not a thing that can be² defined. Happiness is a quality and an attribute of the good life. If we want to know what happiness is, we must seek it. We must³ not look for it, however, as if it were a pot of gold at the end of the rainbow. We must search for it daily among human beings.⁴

(110 Words a Minute)

Nearly every human being is looking for happiness. Nevertheless, if you observe a really happy man you will find him building a¹ boat, or writing a story, or educating his son, or growing flowers in his garden. He will not be searching for happiness. He will not be striving² for it as a goal in itself. He will have become aware that

he is happy because he is living twenty-four full hours every day. To find³ happiness we must seek for it outside ourselves. If you live only for yourself you are always in immediate danger of being bored to death with⁴

(120 Words a Minute)
repetition of your own views and interests.

There are so many who need our help and encouraging words that it is easy for us to forget our own troubles if we¹ will but become genuinely interested in helping others. Experience has shown that time solves many problems, and much useless worrying would be avoided² if people would forget their own problems and help others.

After all, life is what we make it. Our message to you is this: Make the most of your life. Love work because it is³ useful to mankind. Live for the common good. Have high standards in every direction. Know men for the best there is in them. Look deeply into life and ponder its meaning.⁴



APPENDIX

A Systematic Speed Course for Advanced Writers

By CHARLES LEE SWEM

Official Reporter, Supreme Court, State of New York

"How do you go about the acquiring of speed in shorthand?" is a question that, if asked once of the speed writer, is asked a thousand times. The reply variously heard is work, practice, knowledge of system, or vocabulary, depending upon the viewpoint of the one replying. The reply may be given in all sincerity, for there is no doubt that all these factors play vital parts in the acquisition of speed, but I am convinced that this is not what is wanted when the question is asked. The student has heard all this in the classroom. If he possess but ordinary intelligence, he should know that he cannot learn to write shorthand fast without a thorough knowledge of his system, or without a vocabulary, or without practice. That is not new to him. What he wants, I feel, is a program. When a housewife asks for a recipe for a cake she does not expect to be told that she must use eggs and flour and butter; what she desires is the proportion in which these ingredients are to be mixed.

Therefore, convinced that what the ambitious student who has finished school and aspires to speed writing desires and needs, more than anything else, is the correct proportion of the necessary ingredients, I am going to attempt to lay out a shorthand course, one which, I believe, if followed conscientiously, will be productive of both speed and accuracy. It is not given in a dogmatic mood, but advanced as a suggestion, subject to modification to meet the individual needs and time of the reader.

I am starting out with the assumption that the reader has completed a shorthand course in high school or business college, which means that, in order for him to graduate, he has written at the rate of 80 to 100 words a minute. He can, perhaps, write at that speed still—it is safe to say that on the dictation common to his line of work he can do better now, but it is my experience that, while he may improve in his particular line, he will have retrograded on any other material, such as straight lit-

erary matter, a sermon, a speech, or an essay. He is not called upon to take that sort of matter, with the result that his shorthand vocabulary is sadly deficient. But since any practical employment that he may make of increased speed will necessarily be upon straight matter or testimony—the taking of a speech or the reporting of a witness on the stand—it is important that he commence to build a vocabulary and acquire his speed with this end in view.

I am assuming, too, that you, the reader, are employed during the day and that your ambition to acquire reporting speed must be accomplished during your leisure hours—at night chiefly. You may have other interests that take up a portion of your spare time, so I am going to set out a minimum program. If your time and duties permit, you may go beyond the time of this program, but if you are in earnest in your ambition, do not go below it!

To begin with, I would suggest an hour a day for five days a week, with two extra hours thrown in some time during that period—in all, seven hours a week. Not very much, is it?—but I think sufficient for the purpose. You may arrange the time as you please, taking the seven hours in five successive days

or with one or two intermissions, but do not attempt to crowd them all into one day, or into two or three. Do not at any time go longer than two days without writing shorthand. A most important factor in acquiring speed is a persistent, day-after-day hammering upon the subject. I would suggest one hour each on Monday, Wednesday, and Friday, with two-hour periods on Tuesday and Thursday—leaving Saturday and Sunday as holidays. At least one holiday a week is absolutely necessary for recuperative purposes.

You'll Need a Dictator. Perhaps your greatest problem will be to secure the necessary dictation, for shorthand speed *cannot* be acquired without proper dictation. There is nothing that will take the place of it.

If you have a radio—and who hasn't nowadays?—that may serve as your dictator later on, but for the first few months you will require a dictator more flexible and controllable than the radio. With two of you working together, you can dictate one to the other, but if you are practicing alone, it is necessary that you prevail upon somebody to spend at least a half hour a day reading to you. Almost anybody can read up to 150 words a minute. A school boy or girl might

be secured to do this much dictating. This will undoubtedly be the greatest problem you have to meet, but it is not an insurmountable one.

With that solved, let us go on with the program. Here is the way a typical hour's work can be arranged:

An Hour's Program. First, open your Manual and, commencing at the very beginning, spend fifteen minutes in reading carefully each rule and practicing as many outlines as you can during this period, eventually writing through the Manual once or twice or three times by this method. This will serve a double purpose—it will provide a review of the system and a warming-up process for the hand.

Then a piece of material—a speech, a newspaper editorial, or an article—of approximately five minutes' duration, should be chosen and dictated to you at the highest speed at which you can write.

You may not know at first what your maximum speed is, but you will soon learn. Suppose you find that the fastest you can write is 100 words a minute; then every new article that you write should be dictated the first time at that speed. As your speed increases, the first

reading of every article should be increased, likewise. Make every effort to get it down.

It will be hard at first—taking a new article and writing it at a speed at which you must exert yourself—but write it that first time as if your life depended upon it. Acquire the habit of "getting it" the first time. Never mind your notes (just so they are kept within reasonable bounds) and do not bother about phrasing or anything else. Just get it down some way or another.

Then read it. Check off every word that you have written incorrectly, and practice it in the margin or on another piece of paper. Correct every phrase and make all the necessary improvements in your notes that occur to you at the moment.

Now, with these corrections made and practiced, take this same piece of matter over again, but at a *very slow* speed—at such a speed that you can make practically perfect notes, with all your corrections observed and incorporated. You may read it over again and make new corrections if you desire, but it is not necessary that you read it this time, for you are going to write it again. As a matter of fact, you are going to practice on this piece of material for the rest of

the hour, increasing the speed each time until you have got it up to the speed at which you took it at first—but with this difference, you have much better notes than you made on the first attempt.

After you have written it two or three times, you will probably be able to take it even above the speed of the first attempt. And then the hour will in all likelihood be up.

I would count upon writing the take at least four times, including the first attempt—the first time, as stated, at your top speed, then a drop down to an easy speed, then a climbing-up process after you have corrected the errors of the first attempt.

This should be your program for one hour, five nights a week.

An Extra Two Hours' Work. The two extra hours that you are going to crowd in some time during the week should each be divided in this manner: One half hour given to practicing new phrases and expedients from books like "Gregg Reporting Shortcuts" and "The Stenographic Expert"; the other half hour spent in taking dictation on new matter and reading it back.

In this half hour you will do no repetition work; you will write each take but once, reading it back with the necessary corrections, of

course. During this period of thirty minutes, you will probably be able to write and read back two or three takes of new material, taking them at the highest speed at which you can make readable notes—not necessarily perfect notes, but notes that can be read fairly readily.

Precision Practice. Another item: Always reserve five minutes at the end of each period for precision practice. This consists of taking a plate of perfect notes, such as found in the *Gregg Writer* or in the books containing stories written in shorthand, and carefully rewriting the notes just above the shorthand outlines themselves. The object should be to duplicate as nearly as possible the printed outline. This is an invaluable method of inculcating the habit of writing shorthand accurately and in good proportion—a habit which you will find carries over even in speed work.

After Your Speed Is 125 Words a Minute. Your program should be carried out diligently until you are able to write 125 words a minute on your first attempt with not more than 18 (5 per cent) errors. Then you should vary your program to the following extent:

You have probably by this time written through the Manual once or twice, and, therefore, you can

cut off ten minutes from your Manual practice and devote fifty minutes of the hour to dictation, practicing much as you have been doing, with this exception—always write the take the first time at your top speed, but instead of dropping down to a very slow speed after you have corrected the outlines in reading back, take it now at only a slightly lesser speed—just sufficiently slow to make sure that you get it with good notes. You can also begin to cut down on the number of times that you rewrite the article, for the repetition work recommended at the beginning was for the purpose of teaching you ready application of the principles. By this time you must be fairly proficient in this respect and do not need so much repetition.

Your growing need now is for a vocabulary and coordination. This will be accomplished by a predominance given to new practice, repetition practice being shifted to the background. During this time do not forget the five minutes of precision practice at the end of every writing period. This practice will be valuable now, not only as a means of acquiring good writing habits, but will also counteract any tendency of speed to shatter your notes.

The goal toward which you are striving is to reach the point where you can take new matter at your top speed and write it as well as you would after taking it two or three times. Of course, no matter how much skill you may eventually acquire, you will occasionally "flunk" an outline or a phrase. In reading it back you will correct it, but the fact that you wrote it incorrectly the first time should be no cause for worry. It is done by everybody. Your aim should be simply to bring these errors down to a minimum.

At the 150-Word Stage. When you have reached the speed of 150 words a minute, then, I think, you can quit repetition practice altogether and commence to write everything but once only, and that at your best speed. No matter how fast you learn to write, do not fail, in reading back, to correct any error in outline or phrase that you have made. This advice cannot be repeated too often. And always end your practice period with a five-minute precision session for perfect notes.

With this stage reached, you can now try your hand on the radio, the preacher, or the lecturer. Your sole object will be to secure practice on a wide variety of subjects, and you will find that your speed

will increase in direct ratio to the size and readiness of your vocabulary. It is understood, of course, that whatever you take in shorthand you will read back, or at least a great portion of it.

Pushing Past 150. After you have reached 150 words a minute, you will find that at times, no matter how much effort you put forth, you cannot raise your speed by so much as a single word. This is the point at which most writers become discouraged and quit, but be consoled by the thought that this is a very natural condition and not one characteristic of you alone.

Everybody meets this obstacle. It has been called by various names, but I prefer to think of it as a rut that we get into by doing a thing over and over again. It is a habit that we have acquired of exerting ourselves so much and no more, and one that must be broken. To correct it, you should take a piece of material and practice it over and over again, increasing the speed each time, but go much further in this respect than in your regular practice. Push the speed up to twice as fast as you can actually write it, and make an heroic effort to get something down for every

word. It will not be good shorthand that you write, but it will serve to jar your hand out of its habit of sluggishness.

Do not make a practice of this kind of writing, and do not attempt it before you reach 140 words a minute. After that, once a month or so it will not do your style any harm, but will stimulate both your hand and your writing faculties. But always end a session of this sort with a goodly amount of precision practice to offset the shattering tendencies of forced speed.

I believe that a high degree of speed in shorthand can be acquired by any normal student who is willing to spend the time and the effort in carrying out a consistent program. It may be monotonous work sometimes—the constant writing over and over again of similar matter—but the effort is not to be compared with the advantages to be derived.

Speed in shorthand opens the way to many opportunities that will never come to the average writer, and, besides, there is immense satisfaction in the knowledge that you are making the best of your implements and your opportunities.

Shorthand As a Profession

LOUIS A. LESLIE, C. S. R.

It may come as a surprise to some to know that shorthand reporting is one of the most exclusive and remunerative professions in the United States. There are only about three thousand shorthand reporters in the country, and their average earnings are greater than those of the doctor or the lawyer.

If this is the case, why do we hear so little about the professional shorthand writer as distinguished from the office stenographer? Partly because there are so few professional shorthand reporters compared to the number of those engaged in any other profession, and partly because the shorthand profession is just emerging from its chrysalis. One of the first signs of this emergence is found in the establishment in at least three states of the degree of C. S. R., which stands for Certified Shorthand Reporter. This places the shorthand reporter on the same professional footing as the lawyer who has been admitted to the bar, or the accountant who has won his C. P. A. (Certified Public Accountant) degree. In two states

(Iowa and Colorado), no shorthand reporter may be appointed to serve as the official reporter of any court unless he holds the C. S. R. degree. In the state of New York, the degree is not yet necessary for official appointment.

Now that these three states have broken the ice, other states are expected to follow rapidly with the enactment of C. S. R. laws. The state shorthand reporters' associations in at least a dozen states are pushing a vigorous campaign in their respective state legislatures, and it will be only a matter of time until the C. S. R. degree is as generally and as justly recognized as the C. P. A. degree.

It is right that the state should license the shorthand reporter, because many times the interests of the litigant are as much at the mercy of the shorthand reporter as they are of the lawyer. The state owes it to the litigant to remove the appointment of official shorthand reporters from the field of politics. The only way to accomplish this end is by some such special requirement as the C. S. R. degree, which in time builds up a

body of competent shorthand reporters from whom appointments can be made.

The man or woman who becomes an expert shorthand writer need never want for assignments. As long as the Federal, state, county, and city courts are in operation, he or she can always be

assured of an opportunity to practice the dignified and lucrative profession of shorthand writing.

Many years ago Charles Currier Beale, a famous Boston shorthand reporter, wrote the following graphic description of the reporter's work, which has become a classic.

The Silent Man

CHARLES CURRIER BEALE

Let me give you an idea of what is required of a court reporter.

The average rate of speaking that he must record word for word in his notebook is 150 words per minute. To be sure, this speed is sometimes slackened to 100, but often increased to 200, and this average speed must be kept up hour after hour under any and all conditions, with any and all kinds of language.

The words of the English language as used in ordinary speech will average at least five letters to a word. These five letters in the ordinary longhand will require at least twenty distinct motions of the pen. The useful art of shorthand has condensed this to an average of three movements to a word. In other words, in order to write legible shorthand at the rate

of 150 words per minute the writer must skillfully execute certain characters requiring 450 distinct movements of the pen to a minute, and must keep up this speed hour after hour, if need be. Often a whole day's work will consist of unbroken testimony.

Those unfamiliar with our duties say the pay we receive is exorbitant because we are actually working in court only five and one-half hours. True, but in those five and one-half hours very often there is no rest for the stenographer, and if we take the trouble to perform a simple act of multiplication we find his flying fingers have recorded in that short day of apparently easy work a total of 50,000 words, involving 150,000 distinct movements of the pen. The fabled labors of Hercules sink

into insignificance as compared with what he has accomplished. Every day he sets down an amount of matter equal to a respectable-sized novel. If the characters were in one continuous line, it would reach from the farthest point of Cape Cod to the most distant of the Berkshire Hills, and span the whole of this good old commonwealth with the mystic symbols of the silent scribe.

No one human being could speak the words he must unceasingly and uncomplainingly write. A palsied tongue and a paralyzed throat would end the speaker's efforts in a few days or weeks, yet the hand of the ready writer toils on, guided by an intelligent brain, and supplemented by an ear that must hear and recognize each and every utterance, whether it be the burr of the Scotchman, the brogue of the Irishman, the lisp of the Welshman, the broad accent of the Englishman, or the nasal drawl of our own New England.

The broken speech of the Russian Jew, the liquid patois of the swarthy son of sunny Italy, the guttural growl of the German, and the mincing tongue of the Frenchman, all mingle in one ever-changing lingual potpourri that puzzles alike the judge, the lawyers, and the listeners, but that the stenog-

rapher must get whether or not.

The loquacious native of the Emerald Isle is checked in his torrent of words by the remark from the judge, "The witness talks so fast the Court cannot understand him; will the stenographer please read the answer?" or the sunburned daughter of the Mediterranean, who amply makes up in rapidity of utterance for her imperfect knowledge of our vernacular, fails to make herself understood by counsel, who turn nonchalantly to the silent worker, and say, "Mr. Reporter, will you kindly read what the witness said?"

But enough of this side of the picture. There is another view I wish to present to you, another Herculean labor, skillfully performed and scantily recompensed, which awaits the silent man at the end of his day's work in court—the transcription of his notes. Fortunately, not all that goes down in those never-ending notebooks has to be rewritten for the eye of the judge or the lawyers. There is an end to the endurance even of stenographers, and I fear that no human being with human nerves and human need for sleep and rest could cope with that task. But a fairly generous portion has to be transcribed, and again the tired fingers must fly in swift staccato

until the work is accomplished.

Most of this work must, of necessity, be done at night, by the incandescent brilliance of the electric light. Far into the night must the click of the typewriter keys and the drone of the dictator extend. The judge and the lawyers, the witnesses and the spectators, can go to their homes and enjoy the quiet of their firesides or that recreation of mind that is equally beneficial to the body, but the stenographer must work though nerves throb and pulses flag, though tired eyes will close rebelliously, and the faithful hands almost refuse to do the bidding of the exhausted brain. And yet good lawyers have been known to say that our prices are exorbitant. But it is the price of blood! It is the giving of one's vitality, both of mind and body, of a mind and a body trained and educated to a point beyond which danger lies.

And what a training and what an education! The whole range of the sciences is comprised in the knowledge that a good court stenographer must acquire. Today, comes the skilled physician with his expert testimony and his learned disquisitions upon hysteroneurasthenia and cerebrospinal

meningitis, ransacking the dead past of Rome and Greece for terms to fit modern ailments and *fin-de-siècle* surgery. Tomorrow, the electrician, with his talk of mysterious elements and forces, his microfarads and his electrostatics. Again, the mechanical expert, glibly describing the complicated construction and workings of appliances and instruments whose very names are familiar only to the initiated.

Add to a knowledge of these various subjects, sufficient at least to recognize their nomenclature, a fair knowledge of the classics, a familiarity with the most important modern languages, a fair amount of legal learning, a reading wide enough to recognize a quotation and assign it to its source, whether it be Shakespeare, Browning, the Bible, or the Zend-Avesta, a perfect knowledge of geography, a modicum of history, a fluency with figures and an absolute command of the intricacies of English speech—spelling, punctuation, and grammar—and you have the foundation of a stenographic career, on which ten or twenty years' active practice of your profession will perhaps enable you to build the superstructure of success.

THE USE OF THE COMMA

By E. LILLIAN HUTCHINSON

The following brief rules governing the comma will aid the student in mastering the correct use of this, the most troublesome of all the marks of punctuation.

1. Before the conjunction in a coordinate sentence when two distinct statements are joined.

Example: The teacher asked the student to transcribe his notes, but he failed to do so.

2. To set off non-restrictive clauses (clauses that add descriptive facts about the antecedent but that could be omitted without changing the meaning of the main clause).

Example: His brother, who was his best friend, stayed by him.

NOTE: The comma is not used in restrictive clauses.

Example: Everyone who holds such an office is responsible.

3. To set off an introductory dependent clause.

Example: If you are ready, we shall start the next lesson.

NOTE: When the dependent clause follows the main clause, no comma is needed.

Example: We shall start the next lesson if you are ready.

4. To set off adverbial clauses introduced by *for*, *as*, *since*, etc.

Example: Be careful, for the lesson is difficult.

5. To separate elements of a sentence that are grammatically independent or parenthetical.

Example: I wish, however, to make one additional statement. The position, on the other hand, is open.

6. After *namely*, *for example*, *that is*, *as*, when introducing enumerations.

Example: Three new science departments were established in the school; namely, physical education, chemistry, and geology.

7. To set off nouns in apposition.

Example: Mr. Dupraw, the World's Champion Shorthand Writer, won the championship at the age of nineteen.

8. To separate words or phrases in a series. (See Example 6.)

9. To separate contrasted expressions.

Example: It is my wish, not my teacher's, to complete this course.

NOTE: Like the period, the comma goes inside the quotation mark.

MODEL LETTER FORMS

FENWICK FURNITURE COMPANY

892 Jefferson Street

RICHMOND, VIRGINIA

Offs. of
JAMES T. RAYMOND
SALES MANAGER

December 31, 193-

Mr. Jasper Morley
13 West Tabb Street
Petersburg, Virginia

My dear Mr. Morley:

In your next sales meeting, please arrange to discuss at length the newest number on our line, namely, the dining table with two folding extension leaves. It is by far the strongest and most beautiful of our entire selection of dining tables.

Of particular interest is the feature of concealing the extra leaves between the slides, thus eliminating the necessity of going to the basement or attic for them.

For detailed information and prices, read page 4 of our Sales Manual.

Yours very truly,

James T. Raymond

JTR HR

ILLUSTRATION OF A MEDIUM-LENGTH LETTER.
(From "Gregg Typing," Complete Edition.)



THE HINDE & DAUCH PAPER CO.

CORRUGATED FIBRE BOXES AND PACKING MATERIALS
SANDUSKY, OHIO

In answering, refer
to file number
RP 1586-OD

April 20, 193-

Roth, Porter & Company
128 Market Street
Poughkeepsie, New York

Gentlemen. Attention: Mr. Bentley

We have not received an answer to our letter of April 8,
from which we quote:

"We greatly appreciate the order of April 6,
which you placed with our representative, Mr. King,
for 260 corrugated containers, size 23 x 9 x 9.

"Our records indicate that we have not manufactured
this size box for you before, and we feel,
therefore, that your interests will be better served
by the submission of a sample. We are sending you
a box, and urge that you pack in it the articles for
which it is intended.

"When you report as to whether or not the size
is satisfactory, we should also appreciate knowing
if this is your regular twenty-loaf bread box. We
will make shipment promptly upon receipt of your
reply."

As we understand that you want these boxes shipped to
you at once, we should appreciate hearing whether or not the
size of the sample sent you was satisfactory. We hold ourselves
in readiness to give this matter our prompt attention
upon receipt of your decision.

Very truly yours,

W.K.H. PL

Walter K. Huntington

ILLUSTRATION OF A LETTER CONTAINING A QUOTATION.
(From "Gregg Typing," College Edition.)

THE MARTIN MOTOR CAR CORPORATION
MOUNT VERNON • NEW YORK

CORBIN C. ALLISON, ATTORNEY

October 1, 193-

Mr. Fred R. Gamble
651 North Terrace Avenue
Mount Vernon, New York

Dear Mr. Gamble:

It has been our pleasure to service your car on many occasions. Now that winter is approaching, let us remind you that, to get the best satisfaction out of your driving, your car should be checked up carefully to see that all the following features are functioning properly:

1. MOTOR. Change the motor oil every three hundred miles. When the carburetor and the ignition system are in good condition, proper use of the choke rod on the instrument board will make starting easy, and will save the battery.

2. REAR AXLE AND TRANSMISSION. A heavy grease in the rear axle will not give sufficient lubrication to the pinion bearings. The old grease in the transmission and the differential should be flushed out, and new light grease put in for winter use.

3. COOLING SYSTEM. The radiator should be thoroughly cleaned by flushing before alcohol or other antifreezing mixture is put in. Many antifreezing compounds are unsatisfactory. Alcohol is much better. Be sure to get the proper amount of alcohol for different temperatures. An automatic radiator shutter, or winter front, is a desirable accessory even though antifreezing fluids are used. It saves gas and keeps the motor heated to the proper degree for the most efficient operation.

4. BRAKES. Brakes should be equalized. On slippery and wet days, skidding is more likely to occur with an uneven adjustment.

5. CARBURETOR. For winter use, the carburetor should have a somewhat richer mixture. The shutter on the air horn should be closed so as to draw only warm air from around the exhaust manifold. On Model A cars, the bleeder well and the hot-spot plate should be adjusted for winter temperatures.

ILLUSTRATION OF THE FIRST PAGE OF A TWO-PAGE LETTER.
(From "Gregg Typing," Complete Edition.)

2--Fred R. Gamble, Oct 1, 193-

The choke valve should be inspected to see that it is tightly closed when the choke button is pulled out. By choking the motor till it stops and then turning off the ignition as you are putting your car away, quick starting will be facilitated when you are ready to use it again.

6. BATTERY. The battery should be tested frequently and kept well charged (hydrometer reading, 1275 to 1300). A battery half charged (hydrometer reading, 1200) will not freeze and break in a temperature above 17 degrees below zero. If only one-quarter charged, it will freeze in a temperature of zero. Hard and frequent starting as well as short distances of travel will run the battery down. Be sure to have the battery inspected frequently and charged when needed.

7. IGNITION. To insure easy starting and maximum power, the spark plugs and breaker points should be cleaned and adjusted. The electrical connections should be gone over very carefully and tightened.

8. TIRES. Smooth treads are responsible for many accidents. Such tires should be replaced.

9. BODY FINISH. Winter weather places a heavy burden on the finish of your car. A thorough simonizing job is necessary to protect it and to keep your car looking "fit."

10. TIGHTENING. You will get far more satisfaction out of driving if all rattles are eliminated by a thorough tightening job.

11. STORAGE. We have space for a few cars, for winter storage, in our dry and heated garage, should you wish to store your car for the winter. We will put the car in proper condition for storing.

We are making special prices for winter conditioning during the month of October. May we serve you?

Very truly yours,

Gordon C. Allison
MT

ILLUSTRATION OF THE SECOND PAGE OF A TWO-PAGE LETTER.
(From "Gregg Typing," Complete Edition.)

LIST OF NAMES AND ADDRESSES

To Be Used in Transcribing the Letters in This Text

The names and addresses in this list are composed of:

1. The most frequently used surnames and Christian names of men and women in the large cities of the United States. These names will be found written in shorthand in the "Key to Gregg Speed Studies," pages 179-182. Other names were added to give a complete alphabetical distribution of 160 divisions.

2. Well-known street addresses in the leading cities of the United States. The entire lot of over 260 addresses were shuffled and used without regard to the cities from which they were selected.

3. Important cities in every state and territory of the United States.

Many teachers will prefer to use appropriate local names and addresses. The preparation of such a list is an interesting and valuable student project.

The numbers preceding the names and addresses refer to the letter numbers of the text.

SECTION 1

1. Mr. Joseph Ames, 320 Pine Avenue, Berkeley, California.
12. Mr. Charles Crowley, 25 Broad Street, Birmingham, Alabama.
13. Mr. William Becker, 431 Metropolitan Avenue, Akron, Ohio.
14. Mr. Harold Clarke, 570 Broadway, Albany, New York.
15. Mr. Frederick Cooper, 310 Washington Street, Allentown, Pennsylvania.
16. Mr. Leonard Adams, 95 North Avenue, Buffalo, New York.
17. Mr. Duncan Anderson, 718 State Street, Erie, Pennsylvania.
31. Mr. Raymond Fitzgerald, 100 MacDougal Street, New Bedford, Massachusetts.
32. Mr. Francis Graham, 53 Continental Avenue, Youngstown, Ohio.
33. Mr. Gilbert Ahland, 50 North Garfield, Pasadena, California.
34. Mr. Edward A. Baker, 1065 Manchester Street, St. Paul, Minnesota.
35. Mrs. Dorothy M. Barry, 75 Whitney Street, Detroit, Michigan.
37. Mr. David Callaghan, 800 Union Street, New Orleans, Louisiana.
38. The Fox Printing Company, 351 Wadsworth Place, Nashville, Tennessee.

39. Mrs. Margaret Hamilton, 1025 Lexington Avenue, Winston-Salem, North Carolina.
40. Mr. Norman L. Burke, Press Building, Washington, D. C.
41. The A. C. Herrman Company, Broad and Eighth Streets, Atlanta, Georgia.
42. Mr. George Griffiths, 135 East Wisconsin Avenue, Milwaukee, Wisconsin.

SECTION 2

44. Mr. Oliver P. Scott, 22 Green Avenue, Butte, Montana.
56. Mr. Norman L. Davidson, 56 North Main Street, Fall River, Massachusetts.
57. Furnace and Brown, 500 North Stanton Street, Dallas, Texas.
58. Mr. Matthew A. Harrison, 200 Fifteenth Avenue, West, Seattle, Washington.
59. Miss Elizabeth H. Baker, 300 Pillsbury Street, Manchester, New Hampshire.
60. Mr. Walter P. McLean, 35 Brockman Street, Los Angeles, California.
61. Mr. Godfrey A. Barry, 103 Tower Street, South Bend, Indiana.
73. Mr. Nicholas Donovan, 915 Florida Avenue, Tampa, Florida.
74. The Garland Manufacturing Company, 75 Cosden Street, Tulsa, Oklahoma.
75. Mr. Benjamin Jackson, 600 Kansas Avenue, Wichita, Kansas.
76. Mr. Louis Bennett, 500 Fifth Avenue, New York, New York.
77. Canfield and Smith, 720 Perry Street, Hartford, Connecticut.
78. Miss Catherine Brennan, 240 Virginia Avenue, Indianapolis, Indiana.
80. Mr. Clarence T. Edwards, 622 Davidson Street, Sioux City, Iowa.
81. Mr. Rudolph Johnston, 95 Tyler Street, Louisville, Kentucky.
82. The Essex Motor Company, 14th and M Streets, Lincoln, Nebraska.

SECTION 3

85. Mr. Edgar S. Martin, 15 Banks Street, Reno, Nevada.
100. Mr. Roy Samson, 44 Whitehall Street, Chicopee, Massachusetts.
101. Mr. Edwin R. Nelson, 365 Halifax Street, Burlington, Vermont.
102. Mr. James H. Campbell, 1300 East Fifth Street, Cheyenne, Wyoming.
103. The H. K. Porter Company, 506 Miller Street, Scranton, Pennsylvania.
116. Mr. Nathan Quinn, 225 Fourth Avenue, Phoenix, Arizona.
117. Mr. Hugh T. Simpson, 750 Barnam Street, Bridgeport, Connecticut.
118. Mr. Rupert Cameron, 10 State Street, Honolulu, Hawaii.
119. The Universal Sales Company, 124 Central Avenue, Balboa, Canal Zone.

121. Armando Yara and Sons, 300 Isabel Street, San Juan, Porto Rico.
122. Mr. Oscar Strong, 15 Central Square, Cambridge, Massachusetts.

SECTION 4

125. Mr. Thomas Kennedy, 580 Metropolitan Avenue, Oklahoma City, Oklahoma.
138. Armstrong and Galbraith, Inc., 417 Fulton Street, Chicago, Illinois.
139. Mr. Clarence Hunter, 225 Bergen Avenue, Jersey City, New Jersey.
140. Atherton and Currier, Inc., 744 Fourth Avenue, Norfolk, Virginia.
141. Mr. Herbert Schmidt, 403 Burdett Avenue, Springfield, Massachusetts.
142. Mr. Benjamin Tweed, 2025 North Grove Street, Wilmington, Delaware.
156. Mr. Albert E. Daly, 145 West Street, Portland, Oregon.
157. Mr. Albert E. Daly, 145 West Street, Portland, Oregon.
158. Board of Education, Administration Building, Bellefield Avenue at Forbes Street, Pittsburgh, Pennsylvania.
159. Fahnstock and Company, 330 South Adams Street, Peoria, Illinois.
160. Mrs. Ida Flowers, 130 Flagler Street, Miami, Florida.
162. Fullerton and Sons, 600 Madison Avenue, Salt Lake City, Utah.
163. Mr. Gilbert L. Carter, 157 Howard Street, Spokane, Washington.

SECTION 5

167. Ball and Williams Company, Superior and Madison Streets, Toledo, Ohio.
183. Mr. Lawrence Bassett, Fifth and Main Streets, Cincinnati, Ohio.
184. Dillon and Jones, 75 Powell Street, New Haven, Connecticut.
185. The Relay Motor Company, 400 Broad Street, Newark, New Jersey.
186. Mr. Alfred Connell, 73 Thompson Street, Rochester, New York.
187. Miss Adeline MacKean, 7 Monroe Avenue, Little Rock, Arkansas.
199. The Andrew Copeland Company, 115 Plymouth Avenue, Minneapolis, Minnesota.
200. The W. H. Gordon Company, 145 Peachtree Street, Memphis, Tennessee.
201. Mr. Roger Hall, 700 Van Buren Street, Kansas City, Kansas.
202. Mr. Andrew Larsen, 219 South Tyron Street, Charlotte, North Carolina.

SECTION 6

206. Mr. Hubert L. Fisher, 10 East 14th Street, Omaha, Nebraska.
219. Mr. Arthur P. Jones, Farrington Block, Waterbury, Connecticut.
220. Mr. Robert R. Murdock, 211 Sherman Avenue, Baltimore, Maryland.
221. King and Kerr, 110 Congress Street, Portland, Maine.

222. Mr. Howard T. Blanchard, 132 West Ocean Boulevard, Long Beach, California.
223. Mr. Abraham Moore, 189 Audubon Avenue, St. Joseph, Missouri.
224. Mr. Michael O'Brian, 20 Public Square, Canton, Ohio.
235. The C. L. Hoffman Company, 810 East Midland Street, Flint, Michigan.
236. Mr. Adolph Grant, 173 Sycamore Street, Huntington, West Virginia.
237. Mrs. Caroline Doyle, 312 Langley Street, Providence, Rhode Island.
238. The T. Eaton Company, 190 Yonge Street, Toronto, Ontario, Canada.
240. The Daniel F. Egan Company, 607 Pierce Street, Des Moines, Iowa.
241. Mr. Arthur Brady, 75 Montgomery Avenue, Denver, Colorado.
242. Mr. Albert E. Brown, 819 Saginaw Street, Lansing, Michigan.

SECTION 7

245. Mr. Felix Cohn, 265 Harrison Avenue, Trenton, New Jersey.
257. Mrs. Gertrude Dunne, 11 Kean Street, Elizabeth, New Jersey.
258. Mr. Rupert Healy, 10 Houston Street, San Antonio, Texas.
259. Mr. Ernest McDonald, 601 Church Street, Knoxville, Tennessee.
260. Mr. Morris B. Miller, 1318 Eleventh Avenue, Altoona, Pennsylvania.
261. Samuel Lynch and Company, 107 Falls Street, Niagara Falls, New York.
276. Mr. Owen Stewart, 800 Union Street, Shreveport, Louisiana.
277. Mr. Jacob Shaw, 116 Martin Street, Fort Worth, Texas.
278. The Philip W. Wilson Co., 63 Market Street, Sioux Falls, South Dakota.
279. Mr. Samuel Walker, 700 Exchange Street, Lewiston, Maine.
280. Mr. Louis V. Mitchell, 15 Water Street, Mobile, Alabama.
281. Mr. Patrick Draper, 199 Broad Street, Boise, Idaho.
283. Mr. Vincent A. Robertson, 300 East Orange Street, Cumberland, Maryland.
284. Mr. Stephen Blair, 485 Wilson Street, Jackson, Mississippi.

SECTION 8

287. Mr. Rufus Frank, Sixth and Penn Streets, Reading, Pennsylvania.
299. Mr. Daniel R. Fry, 335 Market Street, San Francisco, California.
300. Mr. Hugo P. Long, 111 Harrison Avenue, Camden, New Jersey.
301. Mr. Edmond S. Renshaw, 702 Forsyth Avenue, Fort Wayne, Indiana.
302. Mr. Louis A. Leslie, 250 South Broadway, Yonkers, New York.
303. Mr. Louis A. Leslie, 250 South Broadway, Yonkers, New York.
304. John A. McAdams and Sons, 1700 State Street, Syracuse, New York.

305. The L. E. Lamb Company, 1200 Division Street, Grand Rapids, Michigan.
306. Madden and McDonald, 212 Fifth Street, Rockford, Illinois.
307. Mr. Eugene F. Miller, 807 West Sprague Street, Tacoma, Washington.
308. Mr. Mark B. Hughes, 14 Spring Street, Cleveland, Ohio.
309. Mr. L. F. Russell, 800 Leonard Street, Saginaw, Michigan.
310. Mr. Adam L. McKenzie, 19 West Eighth Street, Bayonne, New Jersey.
312. Charles E. Mead and Company, 15 Chatham Square, Boston, Massachusetts.
313. Meekin Brothers, Eighth Avenue and Race Street, Dayton, Ohio.
314. Mr. Peter A. Farmer, 701 Beach Street, Evansville, Indiana.
315. Mr. Anthony Taylor, 80 Portage Avenue, Winnipeg, Manitoba, Canada.
317. Mr. Julian P. Hodges, 5620 Empire State Building, 34th Street and Fifth Avenue, New York, New York.
318. Mr. Thomas E. Nolan, 715 Prairie Avenue, Houston, Texas.
319. Miss Phyllis L. Ryan, 265 Greenwich Avenue, Schenectady, New York.

SECTION 9

322. The Pure Oil Company, 1100 North Stanton Street, El Paso, Texas.
333. Mr. John Baker, 600 Grand Avenue, Gary, Indiana.
334. Mr. Nathaniel Snyder, 210 Walnut Street, Harrisburg, Pennsylvania.
335. The Henry Staten Company, 801 Broad Street, Chattanooga, Tennessee.
336. William F. Geer and Company, 477 Essex Street, Lawrence, Massachusetts.
337. The Nassau Sales Corporation, 450 Bank Street, Richmond, Virginia.
338. The John S. Brock Company, 368 Bay Street, Lexington, Kentucky.
339. Jonathan Parker and Company, 335 South Market Street, Sacramento, California.
340. The Pierce Sales Company, 25 Broad Street, St. Louis, Missouri.
341. The Rufus I. Kling Company, 53 Long Street, Columbus, Ohio.
342. The Phillips Motor Company, 179 South First Street, San Diego, California.
343. Mr. Arthur S. Sullivan, 55 Eighth Street, Savannah, Georgia.
344. Thompson and Turner, 2245 Webster Street, Paterson, New Jersey.
345. The Ward and Colby Company, 2000 Market Street, Philadelphia, Pennsylvania.
346. Mr. George Wright, 369 Arnold Street, Worcester, Massachusetts.
347. Mr. Charles Wood, 19 Grove Street, Utica, New York.
348. The A. G. Plant Company, 246 Merrimade Street, Lowell, Massachusetts.

349. The Cumberland Oil Company, 32 Grovenor Street, Pawtucket, Rhode Island.
351. Mr. W. F. Dean, 320 East 14th Street, Oakland, California.

SECTION 10

353. The F. A. Percy Company, 691 Hudson Street, Manila, Philippine Islands.
363. Mr. Robert R. Packard, 111 Williams Street, Great Falls, Montana.
364. Mr. Alfred O'Neil, Third and Lead Streets, Albuquerque, New Mexico.
365. Mason and Fineberg, 315 Bank Street, Wilkes-Barre, Pennsylvania.
367. Mr. Edward A. Prentiss, Anchorage, Alaska.
368. Mr. James C. Darrow, 1301 College Street, Hagerstown, Maryland.
369. Lewis, Tibbets and Rand, 602 Patterson Avenue, Fresno, California.
370. The Gordon F. Sperry Company, 35 American Avenue, Glendale, California.
371. Mr. Charles K. Rogers, 58 Logan Street, New Britain, Connecticut.
373. Mr. Donald I. Martell, 45 West San Fernando Street, San José, California.

SECTION 11

374. The Ronald Manufacturing Company, 2326 Avenue B, Galveston, Texas.
383. The Frank B. Roth Company, 310 Monroe Avenue, Roanoke, Virginia.
384. Louis A. Sacks Company, 83 St. Marys Street, Waco, Texas.
385. The Charles F. Samson Company, 148 North Avenue, New Rochelle, New York.
386. Mr. Murray Schoen, 33 Cannon Place, Troy, New York.
387. Mr. Milton A. Selig, 219 South Tryon Street, Asheville, North Carolina.
388. Mr. Morris B. Thomas, 19 Henry Street, Durham, North Carolina.
389. Daniel Shields and Company, 212 South Second Street, Hamilton, Ohio.
390. The Robert Silvers Company, 517 West Market Street, Greensboro, North Carolina.
391. The Charles A. Smith Company, 140 North Third Street, Lakewood, Ohio.
392. Mrs. Mildred N. Tower, 79 East State Street, Cleveland Heights, Ohio.
393. Mr. Arthur R. Mason, 95 Jamison Block, York, Pennsylvania.
395. Mr. Harvey P. Vaughn, 931 King Street, Columbia, South Carolina.

SECTION 12

398. Mr. David I. Armstrong, 35 New Derby Street, Springfield, Ohio.

410. Mr. Carter Phelps, 158 Northampton Street, Bethlehem, Pennsylvania.
411. Mr. Howard O. Weaver, 1401 Tribune Building, Johnstown, Pennsylvania.
412. The Wells and Newton Company, 261 Wilson Avenue, Austin, Texas.
413. Mr. Matthew White, 114 Delaware Avenue, Chester, Pennsylvania.
414. Mr. Harold L. Winston, 15 Western Avenue, Beaumont, Texas.
415. Mr. Andrew Wickham, 8 Liberty and Mary Streets, Lancaster, Pennsylvania.
416. Mr. Carl D. Field, 152 Walnut Street, McKeesport, Pennsylvania.
417. Mr. Ralph R. Wolfe, 210 Sycamore Street, Charleston, West Virginia.
421. Mrs. Constance V. Brown, 912 West Fernald Street, Huntington, West Virginia.
422. Russell H. Wray and Company, 401 Regner Street, Kenosha, Wisconsin.
423. The Norman F. Olson Company, 15 North Union Street, Wheeling, West Virginia.
425. Mr. Leon Madison, 265 Carpenter Street, Madison, Wisconsin.
426. Mrs. Beatrice La Dow, 507 Park Avenue, Racine, Wisconsin.
427. Morris and Henderson, 190 Fourth Avenue, Los Angeles, California.
428. The George A. Johnson Company, 19 Raymond Street, Stockton, California.
429. Mrs. Mildred Dennis, 444 King Street, Alameda, California.

SECTION 13

432. Mr. Andrew O'Brien, 15 South First Street, Santa Barbara, California.
443. Mr. Ralph Abrams, 43 Houston Street, Tucson, Arizona.
444. Mr. Herman Berman, 15 Water Street, Bessemer, Alabama.
445. Mr. Joseph Ferguson, 43 John Street, Montgomery, Alabama.
446. Mr. H. M. Clements, 310 Madison Street, Hot Springs, Arkansas.
447. Mrs. Barbara Munro, 179 Reade Street, Gadsden, Alabama.
448. The Credit Exchange Corporation, 240 Commerce Street, Burlington, Iowa.
449. Mr. James Duffy, 88 Lowell Street, Helena, Montana.
450. Mrs. Florence Shea, 45 Mason Street, Bakersfield, California.
451. Mrs. Edith M. Foley, 15 Meriden Street, Bristol, Connecticut.
453. Mr. Harold Raymond, 95 Elwood Street, Arlington, Massachusetts.
454. The William Gunn Corporation, 60 Prospect Street, Meriden, Connecticut.
455. Mr. John S. Lewis, 122 Greene Street, Fargo, North Dakota.

456. The J. L. Hanson Company, 24 Colony Street, Middletown, Connecticut.
457. The McAlpin Supply Company, 59 Henry Street, Rutland, Vermont.
458. The James Henderson Company, 346 Chapman Street, El Centro, California.
459. The Lawrence Hellman Company, 116 Hampton Street, Newport News, Virginia.
460. Mrs. Cynthia Lowrie, 403 Howard Street, Everett, Washington.
461. The H. J. Namm Company, 290 Third Street, Appleton, Wisconsin.
462. The Philip L. Liebman Company, 35 Wells Street, Fond du Lac, Wisconsin.
463. Mr. Warren Piper, 256 Main Street, Green Bay, Wisconsin.
464. The Kohl Manufacturing Co., 14 Johnson Building, Amarillo, Texas.
467. Mr. Hubert I. James, 16 Capitol Street, Wichita Falls, Texas.

SECTION 14

469. Mr. Harvey C. Stafford, 160 South First Street, Santa Monica, California.
480. Mr. William R. Hope, 200 North First Street, San Bernardino, California.
481. Mr. Leonard I. Marsh, 517 Laura Street, Jacksonville, California.
482. Mr. Joseph S. Brown, 50 Chambers Street, Colorado Springs, Colorado.
483. Mr. Arthur B. Scott, 26 East King Street, Pueblo, Colorado.
484. Mr. Frank J. Bickel, Broad and Eighth Streets, Augusta, Georgia.
485. Mr. Edgar E. Boyd, 214 Lanier Street, Macon, Georgia.
486. Mr. Monroe Alexander, 80 Church Street, Charleston, South Carolina.
487. Mr. Arnold L. Martin, 65 Lenox Avenue, Cicero, Illinois.
488. Mr. Warren Case, 92 Adams Street, Decatur, Illinois.
489. Mr. Oscar Kaufman, 25th and State Streets, East St. Louis, Illinois.
490. Mr. Henry G. Roberts, 270 Adams Street, Oak Park, Illinois.
491. Mr. Elgin A. Mitchell, 151 Armstrong Avenue, Springfield, Illinois.
492. Mr. Clifford J. Peterson, 801 West Chicago Avenue, East Chicago, Indiana.
493. Mr. Russel L. Cecil, 600 Chamber Street, Hammond, Indiana.
494. Mr. Edwin W. Newton, 95 Palmer Avenue, Cedar Rapids, Iowa.
495. Mr. Herman C. Charles, 410 Brady Street, Davenport, Iowa.
496. Mr. Francis Connor, 812 Jackson Street, Topeka, Kansas.
497. Mr. Paul Mills, 65 Columbia Street, Covington, Kentucky.
498. Mr. Julius Cirillo, Elms Block, Brockton, Massachusetts.

SECTION 15

500. Mr. Albert A. Collins, High and Cabot Streets, Holyoke, Massachusetts.
512. Mr. Murray G. Jenkins, 332 Ashley Avenue, Malden, Massachusetts.
513. Mr. Lewis E. Dial, 600 High Street, Medford, Massachusetts.
514. Mr. David Burns, 619 County Street, Newton, Massachusetts.
515. Mr. Stanley C. Gilbert, 35 New Derby Street, Quincy, Massachusetts.
516. Harry F. Guest and Company, 19 Rector Street, Somerville, Massachusetts.
517. Mr. Herbert S. Hastings, 59 Leonard Street, Columbus, Georgia.
518. The Curtis K. Hicks Company, 709 Midland Street, Dearborn, Michigan.
519. Mr. C. Bryce Little, 300 Washington Avenue, Hamtramck, Michigan.
520. Mr. Isaac W. Horn, 16 Charles Street, Highland Park, Michigan.
521. Mr. Thomas A. Stone, 714 Division Street, Jackson, Michigan.
522. Mr. Claud R. Allen, 26 Webster Street, Kalamazoo, Michigan.
523. The Herbert E. Ingram Company, 345 Reade Avenue, Pontiac, Michigan.
524. Mr. Thomas F. Keating, 1100 Lenox Avenue, Springfield, Missouri.
525. Mr. Daniel Nugent, 55 MacDougal Avenue, Duluth, Michigan.
526. Mr. Walter Hyatt, 178 Barclay Street, East Orange, New Jersey.
527. Mr. Arthur L. Walker, 209 River Street, Hoboken, New Jersey.
528. George Kramer and Son, 172 Myrtle Avenue, Irvington, New Jersey.
529. Mr. M. A. McNamara, 500 Decatur Street, Passaic, New Jersey.
530. The F. T. Richmond Company, 50 South Fourth Avenue, Mount Vernon, New York.
531. Mr. Fred H. Ralston, 213 McKinney Avenue, Port Arthur, Texas.
532. Mr. Mason H. Hicks, 966 Bergenline Avenue, Union City, New Jersey.

SECTION 16

533. Mrs. Isabelle Amberg, 5 Grafton Avenue, Jamestown, New York.
534. The Irving Courts Company, 27 Mulberry Street, La Crosse, Wisconsin.
535. Mr. Perry P. Watson, 33 Metropolitan Avenue, Muskogee, Oklahoma.
536. Mr. Roy Curtis, 15 Park Avenue, Rome, New York.
538. Russell Williams and Company, Third and Spring Garden Streets, Easton, Pennsylvania.
539. Mr. Raymond L. Winslow, 107 Rose Court, Muncie, Indiana.
540. Mr. Chester McNally, 304 General Building, Johnson City, Tennessee.
541. Mr. David T. Henry, 53 Carter Street, Laredo, Texas.
542. Mr. Henry R. Hare, 1010 Atwater Avenue, Montreal, Quebec, Canada.
543. Mr. Clifford Young, 119 Decatur Avenue, Clarksburg, West Virginia.

544. The Charles Meadow Company, 75 Front Street, Casper, Wyoming.
545. Louis R. Lyons and Company, 195 Sherbrooke Street, West, Montreal, Quebec, Canada.
546. Mr. Guy P. Anderson, 116 Nassau Street, Lynchburg, Virginia.
547. Mr. Edmond Macy, 285 College Street, Evanston, Illinois.
548. Mr. Paul J. McEwen, 60 Prospect Street, Stamford, Connecticut.
549. Mr. Carl F. Nielson, 25 Arch Street, Norwalk, Connecticut.
550. Mr. Frederick Pope, 106 West Main Street, Aurora, Illinois.
551. The John R. Salmon Company, 39 North Washington Street, Danville, Illinois.
552. The Harvey B. Landis Company, 7 North Street, Pittsfield, Massachusetts.
553. Mr. Arnold Lehman, 316 Central Avenue, White Plains, New York.
554. H. L. Purdy and Company, 173 Palm Avenue, Pensacola, Florida.
555. The Samuel Plummer Corporation, 354 Orrington Avenue, Elgin, Illinois.
556. The Lawrence Shiff Company, 225 St. James Street, St. Petersburg, Florida.
557. Mr. John A. Wade, 129 Davis Street, Joliet, Illinois.
558. Mr. Robert S. Fleming, 93 Queen Street, Ottawa, Ontario, Canada.
559. Mr. Davis L. Flynn, 101 Escolta, Batangas, Philippine Islands.

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